

Office of Native  
American Programs



# Case Study for Strategic Planning



## All Mission Indian Housing Authority

All Mission Indian Housing Authority (AMIHA) is the tribally designated housing entity (TDHE) for 14 tribes in southern California. It currently has 158 housing units and is developing 43 units. Since inception, AMIHA has produced more than 1,000 housing units.



All Mission Indian  
Housing Authority's  
Strategic Plan



## Introduction

AMIHA is one of the most successful Indian Community Development Block Grant (ICDBG) applicants with the award of 29 grants. AMIHA also received the maximum award of funds from the Competitive Indian Housing Black Grant program.

But AMIHA was not always this successful. In the early 2000s, AMIHA struggled with severe organizational issues. The organization had been operated by a series of executive directors (EDs) who held their position for a short period of time along with frequent staff turnover. AMIHA had become a politically driven organization. Staffing, decision making, and activities shifted with election results. As a result, the capacity and performance of the organization declined.

Eventually, AMIHA failed to complete an audit because their financial records were in disarray. As a result, AMIHA became ineligible for new funding. In addition, AMIHA was not completing work with the funding already in hand. HUD conducted a management review and identified 14 findings of noncompliance with requirements of HUD funding awards. The member tribes and funders lost confidence in AMIHA. Families stopped applying for housing assistance and member tribes began to leave.

With only seven member tribes remaining, AMIHA faced a daunting challenge. Through strategic planning and persistence, AMIHA recovered and eventually excelled in the development and operation of their program.

## Getting Organized

In recognition of the organization's problems, the AMIHA Board of Commissioners, composed of representatives of the member tribes, resolved to reorganize AMIHA to address performance and compliance issues. The following actions were taken to initiate the strategic planning process:

- 1. Retain A Capable Executive Director:** The board of commissioners realized a capable and experienced manager was needed to assess the needs of the organization, create a plan for



developing the capacity of AMIHA, and resolve the findings of noncompliance. The board broadly advertised for applicants to fill this key position. They hired a new ED in 2007, who had experience in Indian housing including consulting with AMIHA in the past and in public housing.

2. **Conduct Outreach:** The new ED started by seeking input from as many sources as possible to learn about their past experience with AMIHA and how they would like to see AMIHA operate in the future. The executive director met with AMIHA's tribal representatives, employees, program participants, funding agencies, and other partners. In addition to gaining insight on past performance concerns and community needs, the ED was beginning the process of building working relationships which were critical for the future success of AMIHA.

## Creating Vision for the Future

The ED and the board of commissioners began discussions about creating the mission statement for AMIHA. The discussion was informed by the executive director's outreach activity. The mission statement was critical because it identifies the purpose and intended outcomes for the organization's activities. Additionally, the mission statement provides the strategic vision for the development of the new organizational plan and a focus for the future. Following discussion and consideration, AMIHA adopted the mission statement below:

---

*"To provide safe, affordable, and decent housing for Indian people residing on the reservations that incorporates traditional concepts and values. To seek out and effectively administer innovative programs, to maintain the existing housing stock and to create new housing opportunities for the residents we serve."*

---

## Data Gathering and Analysis

1. **Capacity Assessment:** AMIHA needed a comprehensive understanding of the organization's current administrative capacity to determine the scope of the organizational capacity gap. Although the auditor and HUD management review disclosed substantial administrative deficiencies, AMIHA needed additional information including:
  - a. Evaluation of program operations including areas which were not addressed by the auditor or HUD
  - b. Identification of program operations being administered effectively
  - c. Analysis of the compliance and performance deficiencies
  - d. Evaluation of policies and procedures

2. **Staff Assessment:** The executive director met individually with each staff person to discuss:
  - a. Background information
  - b. Job roles and responsibilities
  - c. Job-related suggestions and concerns
  - d. Personal career ambitions
3. **Housing Need Assessment:** The executive director analyzed the demographics and income data of the families currently in the program and on the waiting list. He also conducted a survey to obtain information about the housing needs of other families living in their tribal communities including on the issue of overcrowding.

## Plan Development

Based on the data and the data analysis, the ED formulated a plan to recreate the organization in order to achieve mission statement. The plan was organized into the following components:

1. **Reorganization Plan:** In consultation with the board of commissioners, the executive director created a new organizational chart which identified each position. The organization chart had to be efficient, but also sufficient to address the current compliance and performance problems. They also developed job descriptions for each position. The ED then determined how best to incorporate existing staff into the organization chart. By the end of the process, three employees were retained; some were reassigned to other positions. Approximately eight employees were terminated. New staff was hired for the remaining vacant positions.

The new organization plan established three divisions:

**Project Management:** The Project Management Division is focused externally and works directly with AMIHA's primary "customers" who are the member tribes. The tribes determine their goals, needs, priorities, and how they wish to structure their partnership with AMIHA. The Project Management Division obtains financing and administers the projects in behalf of the tribes.

**Operations:** The Operations Division administers the AMIHA programs and works directly with the families who are requesting or receiving services.

**Finance:** The Financial Division accounts for the receipt and use of funds, provides periodic reports, maintains auditable records, and safeguards AMIHA assets through oversight and internal controls.

2. **Building the Management Team:** Hiring capable managers for each of the divisions is essential for the success of the organization. Managers have the responsibility for the leadership, performance, and oversight of their division. They must also work cooperatively and productively with the other managers, staff members, and partners in support of AMIHA's mission. The ED relies on the division managers to accomplish division goals and objectives in compliance with program and policy requirements.



**3. Capacity Development:** With the management team in place, AMIHA developed the administrative capacity of the organization by identifying and following through on objectives:

- a. Establish Effective and Compliant Policies and Procedures:** Policies and procedures define how the organization operates and form the foundation for the administration of the program. The policies and procedures are utilized by everyone involved with the organization internally and externally. They are also a critical tool for staff members because they prescribe requirements for the performance of their jobs. It is the board's responsibility to adopt policies. It is the ED's responsibility to implement and comply with the policies through the work of the management team and staff. The division managers were responsible for developing draft policies and procedures pertaining to their division in accordance with the direction and oversight of the board, ED, and AMIHA's attorney.

Policies and procedures were crafted to address organizational issues. For example, to de-politicize admissions for program participation, numbers replaced applicant names so that selection was based solely on the applicant qualifications as prescribed in the board-adopted Admission and Occupancy Policy.



### Best Practice Highlight

Decision making based on politics will lead to constant battles for preferential treatment. Operating in a business-like manner in accordance with board-adopted policies ensures everyone is treated fairly.

- b. Train Staff:** New staff training plans support each staff member based on the position and individual training needs. Training strategies include peer training, supervisor training, formal classroom training, and self-study of the policies and procedures and other materials.
- c. Resolve Findings:** AMIHA needed to resolve past deficiencies as soon as possible so the organization could continue to serve their member tribes. A management improvement plan identified the tasks required to resolve the noncompliance findings, a schedule for completion, and assignment of responsibility. By creating a plan and delegating responsibility among staff, multiple corrective actions could be addressed concurrently.

**4. Board of Commissioner Training:** A properly functioning board is essential for the success of the organization. In the past, board members lacked the knowledge to be able to recommend improvements or minimize the organizational problems AMIHA faced. The training focused on the roles of the board as the governing body and how they



fulfill their responsibility to provide direction and oversight of the organization. The board:

- a. Serves a crucial role as an advocate for the tribe each member represents and informs their constituents of the issues and efforts by the housing authority to serve their members.
- b. Is responsible for adopting policies
- c. Addresses grievances in formal hearings
- d. Has the responsibility and authority to ensure the board-adopted policies are being followed and amended when necessary
- e. Board member involvement with the day-to-day operations and decision making is inappropriate and risks introducing political influence into AMIHA operations.

**5. Communication with Member Tribes:** Developing a constructive relationship with member tribes is a critical element for the success of the housing authority's mission. This requires regular communication of progress, successes, and concerns. It requires being responsive to tribal priorities and concerns. The Project Management Division works proactively with the tribes. Their work with each tribe is locally driven. The tribe identifies their goals and priorities as well as how they chose to work with AMIHA. Formal communication between AMIHA and the tribes includes the following:

- a. Indian Housing Plan
- b. Annual Performance Report
- c. Quarterly News Letter
- d. Semi Annual Financial Report
- e. Annual Strategic Planning Conference

**6. Setting Priorities:** Managing the plan described above is essential to ensure that progress is being made in an orderly and coordinated manner to achieve intended results. Keeping the organization on track and managing deadlines is a necessity for the success of the plan. Setting priorities enables the team to focus on the task at hand instead of being overwhelmed by an unrealistic volume of work. For example, AMIHA recognized audit resolution as a priority because unresolved findings threatened AMIHA's funding. Other tasks were prioritized because they could be quickly addressed. By resolving issues, AMIHA demonstrated they were making progress which helped to reestablish confidence in AMIHA internally and externally.

## Plan Roll Out and Implementation

In the past, AMIHA had earned a poor reputation with their member tribes and residents. As a result, half of the tribal members had broken away from AMIHA and families stopped applying for housing assistance. The new ED visited the tribal leaders to discuss the plan for reconstructing the organization to better serve their people. In accordance with AMIHA's updated mission statement, the ED also discussed plans to obtain additional funding to address tribal needs. Initially the tribes were skeptical.

Since 2007, AMIHA expanded their tribal membership from 7 to 14 tribes. Seven of these tribes provide funding to AMIHA to be used in conjunction with other housing funds to expand housing services to the tribes with great need in the region. More information about “Tribes Helping Tribes” is provided at this link:

<https://www.youtube.com/watch?v=Ea3Y8-T8O1c>



In addition to NAHASDA funding, AMIHA has received approximately \$25 million from other funding sources to address housing and infrastructure needs of their member tribes. AMIHA has become successful in obtaining funding, in part, because their proven track record of compliance and performance improves their scoring and creates trust with partner organizations. Despite the scale of the AMIHA operation with a budget of over \$2 million, they operate with a very lean and efficient administrative staff. Most of their staff has worked for AMIHA for more than a decade.



## Best Practice Highlight

**Until results from strategic planning are demonstrated expect skepticism. Results change the discussion because there is reason to believe that the investment in planning will lead to the desired outcomes.**

## Monitoring and Evaluation

The success of AMIHA is a result of an ongoing process of monitoring and evaluation. By continually seeking ways to improve efficiency, more money is available to serve their members.

Risk analysis is an important element in the monitoring and evaluation process. By identifying areas of potential high risk, the management team can take measures to mitigate those risks. This process typically includes an analysis of staff time allocation and budget resources.

Annually, AMIHA hosts a Strategic Planning and Housing Conference to spend a day with their member tribes to review progress during the past year on existing goals, discuss what worked and what needs improvement, hear tribes' concerns directly, and to set new goals





for the upcoming year. Participants attend breakout work sessions for scoping out new strategies to address the changing needs of the tribes. AMIHA partners are also invited to participate.



## Best Practice Highlight

To have value, the strategic plan must be kept relevant by regularly reporting on progress and periodic updating.

## Summary

AMIHA evolved their program to serve the unique needs of their member tribes through strategic planning and effective management. First, AMIHA restructured their program in consultation with their member tribes. Second, they restructured their organization to operate the new program in the most efficient manner. Third, they continued to refine their operations to reduce costs, leverage additional funding, and provide improved services to their tribal members.

As an investment in the next generation of tribal leaders, AMIHA created a paid summer internship program for students that utilized HUD ICDBG funds. The interns benefit from the income and experience. AMIHA builds their own future by preparing the next generation to continue the evolution of their housing programs. Some interns have since become permanent employees.

Most organizations face the need to reorganize to continue to serve their purpose. AMIHA's story demonstrates how the rebirth of an organization through strategic planning and sound management practices can lead to results that far exceed past expectations.





# Office of Native American Programs



## Case Study for Strategic Planning

### Choctaw Nation

The Choctaw Nation of Oklahoma is a federally recognized tribe whose service area consists of 10.5 counties in southeastern Oklahoma. The tribe serves over 200,000 members, 41,616 of which live within the 10,864-square-mile area. The Tribe's headquarters are located in Durant, Oklahoma. The Nation is self-governed through a tribal council and executive, legislative, and judicial branches. Their mission statement is: *"To the Choctaw proud, ours is the sovereign nation offering opportunities for growth and prosperity."* The Housing Authority of the Choctaw Nation of Oklahoma (HACNO) seeks to meet the needs of its members by promoting affordable quality homes, professional management services, and economic growth. It seeks to promote opportunities for resident self-sufficiency and provide incentives and goals for families residing in low-income housing.



**Housing Authority of  
the Choctaw Nation  
of Oklahoma's  
New Housing  
Opportunities**







## Getting Organized

In July 2016, Choctaw Nation Tribal Council discussed the role of housing as one of four strategic indicators. The council noted that no new housing had been built in 8 years, and asked the housing authority to plan for new housing needs. HACNO sought to build 1,000 housing units over the course of 5 years beginning in 2018.

## Creating Vision for the Future

HACNO already offers many services for homeownership, elder housing, and rental housing as well as other housing-related financial services. All of these housing services are part of the strategic plan to add new housing units.

The Choctaw Nation strongly supports self sufficiency for its tribal members and, where possible, sees homeownership as part of that vision. To open up homeownership to more tribal members, HACNO and the Choctaw Nation developed a lease purchase program known as LEAP. The goal of this program is to bridge the gap between rental and homeownership housing. It focuses on assisting families with credit issues to become mortgage-ready and lender-qualified over time with in-house credit counseling services.

HACNO began offering loan servicing to provide homeowners loan processing and direct funding through the Choctaw Home Finance Corporation as a sub-recipient. Eligible Native American families within the Choctaw Nation servicing area whose income fall within 90 percent or below the national median income limits are the target audience. The desired outcome is to benefit low-income families who would not be able to afford homes without this service.

---

*"Participating in strategic planning and then knowing what the goal and aim of the organization is makes the process so much easier. Instead of shooting in the dark, you now have a direction to head and can meet or exceed the organizations expectations."*

*- Bobby Yandell,  
Executive Director,  
HACNO*

---



Additionally, to meet needs of elders in the community, the strategic plan emphasized construction of Independent Elderly housing units. Independent Elder Housing offers affordable rental housing to elders that are able to live independently. The units are designed for one person or one person and their spouse. All are single family units. Tenant rent in the Independent Elder Program is based on 15 percent of the gross adjusted income for the household.

## Data Gathering and Analysis

Thirty-five stakeholders including executive directors and others in senior leadership were invited to discuss the housing goals and to assist with strategic planning. The project also included Sunview Development Company, a housing developer, and Choctaw Business Development.

The amount of NAHASDA funds received are not sufficient for the amount of housing development planned and also limit who HACNO can work with. The plan called for the new homes to be purchased by the tribe, including the new lease purchase program (LEAP). Some programs are funded through the Nation. NAHASDA funds are used for maintenance. HACNO did not conduct a market study. It used census data to determine housing needs of rental property. In addition, the Chief and tribal council members spoke with tribal members and referrals were received through their website and by phone. The housing authority also used the number of applications received as a strategy for determining how much housing would be needed.

## Plan Development

To reach their housing development goal, the Choctaw Nation and HACNO are relying strongly on their LEAP program, and putting increased emphasis on the Independent Elder program. In addition, they implement the following programs and services to support the housing needs of tribal members:

**CHAP:** The Choctaw Homebuyer Advantage Program (CHAP) offers loans to eligible members of the Choctaw Nation with no income limits. The tribal member qualifies for a mortgage according to credit and debt ratios. The amount of assistance for the CHAP down payment and closing cost are determined by underwriting guidelines of the participating lending partners and other purchase variables that include loan-to-value ratio and sale price.

**Rental Assistance Program:** The Rental Assistance Program gives very low-income applicants the opportunity to live in affordable, safe, decent, and sanitary housing, giving Choctaw tribal members priority. Rental Assistance has served 1,761 tribal members to date. Currently 484 members are being



served with none on the waiting list. The Rental Assistance Program also offers Independent Elder Supportive Vouchers for Independent Elder tenants who have not yet received a Rental Assistance certificate to subsidize their rent.

**Affordable Rental/Low Rent Housing:** This housing is affordable to lower income tribal households earning no more than 80 percent of the Area Median Income (AMI). Tenant rent is based on the gross adjusted income for the household. There are currently 226 Affordable Rental Units, with another 130 units scheduled to be added by the end of 2019. The tenant rent for Low Rent units built in 2018 or after is based on 20 percent of adjusted monthly income. Currently, 75 percent of costs on all Affordable Rentals are subsidized.

**Supportive Elder Housing:** The 202 Supportive Elder Housing is a HUD-insured and -assisted development for very low-income elders aged 62 or older. It is composed of one-bedroom elder units, with each development offering tenants a community center, which includes washing machines and dryers for tenant use, as well as a safe room in the event of inclement weather. There are currently 87 202 Supportive Elder Units.

**Direct In-House Mortgage Lending:** In-house loans are loans originated, closed, and serviced by the housing authority. There is limited funding for in-house loans through such funding sources as NAHASDA, Program Income, and tribal funds. While tribal funds can serve tribal members of differing incomes, NAHASDA funds require recipients have an income at 80 percent or below AMI.

**Homeowners Finance Services:** Finance services assist homeowners in purchasing, constructing, rehabilitating, and refinancing homes through loan products. HUD Section 184 loans are available through participating lending partners at a fixed market interest rate.

**Homeowners Lending Services:** Lending services assist homeowners by giving direct loans to those whose income does not exceed 80 percent of the National Median Income level. Applicants must reside in Choctaw Nation and must be a member of a federally recognized tribe, with preference given to members of the Choctaw Nation. Loans are given for new construction, purchase of an existing home, rehabilitation, home improvement, energy efficiency/weatherization, and refinancing of an existing home loan.



### Best Practice Highlight

HACNO designed the LEAP program with the mission *“to build strong families and vibrant neighborhoods through quality affordable housing and strengthened financial stability for those we serve.”* They set payments for these homes to remain lower than area market rents. Allowing the family time to improve their finances, the program includes a 15-year lease. In the 16th year, the family is to obtain 10-year mortgage to pay the remaining balance of the home.

# Plan Roll Out

In September 2017, the housing authority announced its new lease-purchase program to help tribal members seeking to become homeowners. The new-construction residences include energy-efficient designs and materials.

During the development process, team members were kept involved and informed by sending regular program reports with pictures to tribal members. Communication was kept informal, which made regular communication and updating easier.



The first of the new LEAP program houses opened in June 2018, with the first ten homes opening in Hugo. The Hugo houses feature one four-bedroom and two-bathroom home and nine three-bedroom and two-bathroom homes, ranging from 1,422 to 1,553 square feet. All contain two-car garages and sodded lawns. The all-electric residences come equipped with new appliances and central heat and air conditioning.

In May 2019, 10 new low-rent homes as well as 20 new LEAP homes were opened in Poteau. These were the first of 130 homes to come throughout the Choctaw Nation from the Rental Property Service Department. Rent will be 20 percent of the total household income, making them more attainable than many housing options in the area.

A new Choctaw Independent Elder Housing community opened in June 2019 in Coalgate, Oklahoma. The new neighborhood consists of 10 brick homes and a common building for the Choctaw aged 55 and above. Each home has 850 square feet of living space, an attached carport and a covered front porch. The design includes one bedroom, a living area, bath, kitchen, and safe room. All come equipped with new Energy Star appliances. Later that month, another Independent Elder Living residence opened in Smithville, with others in construction and expected to be completed by the year's end in Antlers and Broken Bow.

---

*At the opening for the IE Housing community, Chief Gary Batton said, "These ribbon cuttings and groundbreakings are becoming commonplace for us. It's great that we are able to do this."*

*Source: Choctaw Nation press release*

---

On a regular basis tribal members have been moving into new housing units in communities throughout the service area. The Choctaw Nation celebrates the new openings with ribbon-cutting ceremonies and keeps the progress visible to all of its members by publicizing the new housing openings through press releases and social media.



# Implementation and Monitoring

HACNO has carried out its own force account construction in the past. They determined, however, that they were receiving estimates that, at times, ran twice as high as the market rates. This was resolved by finding a creative financing solution. First, HACNO partnered with Sunview Development to build their housing units. Sunview purchases the land and develops the homes. The developer issues a certificate of occupancy indicating that the unit has passed required inspections. The Choctaw Business Development Center purchases the housing and donates the units back to the housing authority. Sunview is paid when the deed is filed. Using this process, the housing authority avoided many procurement requirements and were able to keep costs affordable.

Tribal council served as a key member of the strategic planning and implementation team. Their support was important, but it was challenging to get each of the 12 tribal council members to approve each step of the process. To enhance buy-in, the Nation agreed to appropriate funding to develop 10 LEAP houses in each of the member's districts for 2019.

Initially, HACNO became concerned that Sunview might not be adequately following construction safety guidelines. The housing authority resolved this issue by stepping up its own oversight. They conducted weekly inspections to ensure an incident-free building process.

In a continuing effort to ensure that residents across the large service area learn about housing opportunities, HACNO conducted events in five locations throughout the service area over the summer. Representatives shared information about the Choctaw Nation's housing programs and services with tribal members.

The housing authority has opened 156 Independent Elder Living homes in southeastern Oklahoma. A Choctaw Nation press release states that, as of mid-September 2019, HACNO had made a total of 220 LEAP houses available to tribal families across the 10.5 counties served by the Choctaw Nation. According to Chief Batton, the housing authority is on target to build 500 homes over the next 5 years and 500 rental units.



## Best Practice Highlight

**A tip offered by the housing authority is to find innovative ways to build. This keeps costs low and helps redirect funds to other necessities/services. Another tip offered is to have all players at the table from the beginning. This strategy helps to keep all stakeholders on the same page and bring in voices with differing experience. Sometimes players, even when they share a goal, can clash. It can be easier to compromise or find solutions when everyone has been involved from the start.**



## Summary

The tribal council recognized a need for additional housing. Although the Nation already had a number of housing programs, the Council recognized that some tribal members were underserved. By speaking with citizens in person, over the phone, and reviewing online input, they were able to determine a need for 1,000 new units. A team of partners worked with HACNO to develop a plan for developing these new units over the course of 5 years and creating ways of assisting tribal members who had particular needs. Many of the homes are part of new LEAP program, which assists families with credit issues to become mortgage-ready and lender-qualified over time with credit counseling services. Between June 2018 and February 2020, HACNO added 230 LEAP homes. During a similar time period, they also opened 40 new Independent Elder Housing units in southeastern Oklahoma. Another 40 IE homes were scheduled to open before the close of the year.



## Office of Native American Programs



# Case Study for Strategic Planning

## Lummi Nation

The Lummi Nation is the third largest tribe in Washington State, serving over 5,000 members and managing nearly 13,000 acres of tidelands on the Lummi Reservation. Lummi Nation is a nationally recognized leader in tribal self-governance and education. Building on an approach that balances respect for their traditional wisdom and making progress in a modern world, the Lummi Nation cares for their lands and waterways, educates their children, provides family services and strengthens their ties with the outside community.



**Lummi Nation  
Housing Authority's  
Sche'lang'en Village**



# Case Study for Strategic Planning



## Lummi Nation Housing Authority's Sche'lang'en Village

### Table of Contents

Introduction ..... 3

Goals & Vision ..... 3

Getting Organized I ..... 4

Data Gathering and Analysis ..... 4

Getting Organized II ..... 6

Plan Development ..... 7

Plan Roll Out and Implementation ..... 9

Evaluation and Monitoring ..... 11

Summary..... 11





## Introduction

After years of intensive planning, the Lummi Nation created the Sche'lang'en Village. It combines housing and supportive services to stabilize and treat families who are recovering from severe trauma typically related to substance and domestic abuse. Sche'lang'en means "Our Way of Life." The Lummi Nation Housing Authority (LNHA), the Nation, and tribal departments painstakingly planned an environment which would empower families to learn and adopt traditional cultural values and lifestyle. This could only be accomplished through a long-term commitment to the planning process, teamwork, and coordinated tribal programs and services.

## Goals & Vision

---

*"We are fishers, hunters, gatherers, and harvesters of nature's abundance. We envision our homeland as a place where we enjoy an abundant, safe, and healthy life in mind, body, society, environment, space, time and spirituality; where all are encouraged to succeed and none are left behind."*

*- Lummi Indian Business Council website*

---

Tribal leadership identified the return of tribal children as the priority goal for the Lummi Nation in recognition that more than 200 children have been removed from member families by child protection authorities. Many of these children had been placed in non-Native American homes far from the Lummi Nation and in other states. Tribal leaders directed all Lummi Nation programs to support the realization of the goal to reunite families.

Early efforts assumed that children simply needed to be reunited with a responsible family member in suitable housing. This approach failed because it did not address the underlying problems that led to the child's removal. Subsequently, LNHA required families comply with a treatment plan prescribed in a contract to keep housing. When this approach also failed, LNHA took the lead to

launch a formal planning process.



## Best Practice Highlight

Although the initial attempts to assist these families were unsuccessful, the efforts provided valuable experience and insight to the tribal service providers. The tribe did not give up. They learned from the experience and developed a new vision for how to serve families in crisis.

## Getting Organized I

LNHA met with tribal leaders and service providers to discuss the purpose and scope of work for a feasibility study to help identify needs of the families they sought to serve and request their support and participation. They agreed to undertake the study and create a road map.

## Data Gathering and Analysis

Specifically the feasibility study sought to:

- Determine the need for transitional housing with supportive services.
- Identify the specific transitional and supportive housing needs required for families in the program.
- Identify potential housing models and funding sources for consideration.

LNHA met with 10 service providers to explain the study and request baseline data that included:

**Quantitative Data:** Service providers completed individualized questionnaires about potential target populations in need of transitional services.

**Qualitative Data:** Service providers participated in interviews to obtain additional data. This strategy was particularly important for reaching service providers who did not respond to the questionnaire. Analysis of the data revealed the population to be served, their unmet needs including housing needs, and potential housing models.



*“Our community grew fast and our people haven’t been able to change with the growing pace—how do we truly help our young people be prepared for the future, how do we help the chronic mentally ill, the victims of crime, those facing addictions, the homeless, the unemployed, or even the children being removed from their home, our elders taking care of their grandchildren, what about our aging populations, those who are probation or coming out of prison.... what do we do and how do we do it - what we have today is not working and this study can help us make a plan.”*

*- Henry Cagey, Lummi Nation  
Business Council Member*



Based on the data and the tribal vision, the service providers defined the target population for the new housing program as follows:

---

*This population is made up of male and female adults, adults with children, and families with children and young children. It includes individuals in recovery as well as individuals experiencing neglect, child abuse, rape and sexual assault, elder abuse, domestic violence, stalking or any other type of violence or frequent exposure to violence. Partners may be married or not, living together, separated, or dating. The abuse can be physical, financial and/or emotional. These victims are family members, friends, neighbors, leaders, work cohorts and people we love. These victims are experiencing multiple issues such as self-medication, alcohol and substance abuse, chronic illness or other mental health issues. These victims need supportive service and a safe place to obtain support.*

---

Quantitative data revealed unmet needs of these families and children in crisis. Of the 5,000 Native Americans who reside on the Lummi reservation, 30% are under the age of 19. The offices serving crime and domestic violence recorded an average of 300 clients per year. There were 229 children in foster care which represents nearly 16% of the Lummi population under the age of 19. The offices of Victims of Crime and Children Services shared a combined total of 529 families in crisis. Per year 300 clients request supportive housing assistance. There is only one 26-bed shelter facility for women and children and no shelter facilities for men. The housing authority offers 311 low-income rental units which have a waiting list of 169 eligible families.

The qualitative data from service providers showed the following unmet needs related to housing and supportive housing services:

- More shelter space and larger homes for foster families to accommodate growing families.
- Shelter space for male head of households with children.
- Safe permanent housing for parents to enable them to gain custody of their children.
- More program staff with therapeutic intervention skills.
- More funding for services and programs for families and children in crisis.
- Outreach to non-Lummi nonprofit agencies off reservation to increase their awareness of how their presence could have a positive impact on the Lummi community.

The feasibility study researched a variety of housing models that serve Native Americans focused on a similar target population. The study included discussions of three noteworthy housing programs along with information regarding their partnerships and funding sources.

# Getting Organized II

Informed from past experience and the feasibility study, LNHA developed a conceptual plan for the Transformational Wraparound Housing Program which included the following steps:

1. **Engage with Leadership:** LNHA approached the tribal council, Lummi Indian Business Council (LIBC) with the conceptual plan for the Transformational Wraparound Program. LIBC passed a resolution endorsing the Transformational Wraparound Program. The resolution directed the General Manager to ensure that the tribal departments form partnerships and coordinate services for the Wraparound Program.



## Best Practice Highlight

Throughout, LNHA has provided Tribal Council with regular updates. Tribal Council has been an important supporter – even contributing financially to the program.

2. **Learn About Other Resources:** LNHA met with the boards of other tribal service programs and attended their staff meetings. They shared the vision for the Transformational Wraparound Program discussed why service program support was essential to the planning process. Through meetings LNHA learned about the range of tribal service programs. Staff were invited to weekly meetings for planning the Transformational Wraparound Program, knowing the LIBC expected their participation.



## Best Practice Highlight

The opportunity to learn about other programs ensured that LNHA and service providers had up to date information on available programs and partnerships in order to better serve their clients.

3. **Build an Interdisciplinary Team:** Even with council support, planning meetings with the other tribal programs turned out to be the most challenging element of the program. Turnover of attendees from meeting to meeting made progress difficult. Some staff resented being required to attend. For a time, LNHA suspended the meetings. However, once attendees saw how the program might benefit their own clients, they became committed to the weekly meetings. Eventually the planning committee became the Transformational Wraparound Housing Program committee, responsible for ongoing planning, management and coordination.

## Tips for Forming Working Groups

- ✓ Schedule meetings in the same place, day and time to make it easy for participants to plan to get together.
- ✓ Schedule the meeting at lunch time and provide food if possible.
- ✓ Self-interest plays a role: organizations realized that working together gave them more tools to help clients.
- ✓ In addition to taking care of business, meetings foster development of working relationships and mutual understanding.

# Plan Development

With the preliminary work completed including assessment of community needs, program model research, and development of interdisciplinary team support, Lummi was ready to begin the process of developing the plan for the Sche'lang'en Village. Due to the complexity and unique characteristics of Sche'lang'en Village the planning process took almost 2 years. The interdisciplinary team, the project architect and the tribal attorney were actively involved in the planning process. The team also included a PHD-level therapist who worked in the community for 20 years (and currently lives and works in Sche'lang'en Village).

The following are the key planning elements of the development plan for the Sche'lang'en Village.

**Program Design:** The services provided through the Wraparound program are personalized based on what a family needs to achieve transformation. In addition to personal counseling and life skill training, services may include obtaining a driver's license, resolving fines, developing life goals, planning effectively for success. Participants may access job training, clothing and food resources, cultural activities, community garden and other community projects.



## Best Practice Highlight

**Wraparound services is a way of working with families by providing community based services through a defined planning process to build constructive relationships and support networks which will facilitate family recovery and sustainability.**

In addition to the individual treatment plan, the team determined that an essential therapeutic component of the program is the creation of a community of families who are redefining themselves based on traditional cultural values and personal responsibility. The team established the following guidelines:

- Village residents will participate in developing community standards which all residents must abide by.
- Residents support each other through the transformation process.
- Residents are required to attend regularly scheduled community meetings.
- Residents participate in developing healthy lifestyle including practice of sobriety, self-control, boundary setting, improved communication, involved parenting, personal responsibility, self-esteem, and positive work ethic.



- Residents are responsible for maintaining the village.
- Visitor Access to the Village is restricted.
- The Village is gated and monitored with security cameras.
- Residents who are unable to comply with these requirements are evicted within 24 hours to protect the other residents.

**Location:** Data about target population needs indicated that the housing should provide convenient access to services for those without cars or driver's licenses. Services included employment opportunities, schools, bus service, public safety programs and shopping. The tribe donated an ideal site near the LNHA office, across the street from a number of support services, and on the bus route.

**Housing Design:** Members of the Wraparound Committee worked directly with the architect on a weekly basis to incorporate design features based on the specific needs of the target population to facilitate resident transformation. They looked to create a supportive, secure and culturally sensitive community environment through design as much as through the program. Design components included the following:

- Housing is configured in 4-unit clusters with a common covered entry area. The cluster brings four families together by sharing a common entry area to their individual units. This fosters a sense of community, facilitates supportive relations between the families and reduces the sense of isolation that might develop with single family units. Each cluster includes a unique cultural motif.
- Elders live in attached housing units just inside the gated entry. Traditionally elders are highly respected and are responsible for guiding and teaching the younger generation. They also maintain tribal traditions and standards. Thus the elders are the "gate keepers" who watch over the Village and the residents, and support the transformation process.
- In addition to the housing units, the Village includes a paved trail, play grounds, common picnic area, private meeting space for counseling and community meeting space.
- Although the Village is centrally located in the community, the setting is spacious, quiet and peaceful. The housing design includes culturally appropriate elements.



# Plan Roll Out and Implementation

The plan roll out included the development of operating policies designed to achieve the goals and objectives of the program. During weekly meetings, the Wraparound Committee and the tribal attorney discussed how various scenarios might impact policies, then incorporated changes into the policies.

One of their most important issues was eviction. The existing law provided for a minimum of 30 days to evict a family from rental housing which would have prevented LNHA from maintaining the protected environment of the Village. Allowing a problem resident to remain in the Village would endanger the program and the other residents. Over the course of 6 months, LNHA worked with the tribal court to amend the tribal Eviction Code of Law before the housing program opened. The amendment excluded the Transformation Wraparound Housing Program from the Eviction Code of Law and states that “occupancy and removal shall be governed by the LNHA policy.”



## Best Practice Highlight

Through the planning process the Wraparound Committee identified a critical management requirement for the program and a barrier from implementing it. Because these issues were identified LNHA was empowered to take action to resolve the issues before it impacted the management of Sche’lang’en Village.

Before they could take applications for Sche’lang’en Village, the Wraparound committee had to create selection criteria to admit families who are in crisis who exhibit characteristics which indicate they are good candidates for the voluntary program. Although the program offers great opportunity, it also imposes significant restrictions and obligations for continued occupancy including the following:

- Must have an income.
- Must demonstrate stability for at least 60 days.
- Required to participate in four consecutive weekly community meetings prior to admission. By doing so the applicant and current residents get to know each other so that an informed decision can be made whether admission is appropriate.
- Required to release all information about their background to the committee and be honest about their lives.
- Must pass drug tests prior to admission and during occupancy.
- Must agree to comply with residency requirements including:
  - Participate in the Village community activities and required weekly meetings.
  - Make progress towards their desired life goals per their personal treatment plan.
  - Comply with the standards of conduct.
  - Restrict admission of visitors to the Village.

Applicants are recommended for admission by a member of the Wraparound Committee. The family then meets with the Wraparound Committee for consideration through an interview process.

Residents requested that procedures be developed to support their sobriety with relatives and others who may be using drugs or presenting other behavior problems. Thus, residents create a visitor list and those visitors must pass a preauthorization before visiting. This approach is important since residents are held responsible for everything that happens in their housing unit with a “no excuses” policy.



### The Power of Partnerships

- ✓ **Program outcomes are improved when there is effective coordination with community partners.**
- ✓ **Partners develop ownership in the program and the outcomes when they are involved in the planning process.**
- ✓ **Difficult decisions can be shared with partners.**
- ✓ **Diversity of partners provides greater insight and multiple perspectives.**
- ✓ **Partners become advocates for the program which expands community support.**

To finance the project, LNHA developed a detailed cost estimate once it identified and the design for the housing development. It used multiple funding sources for construction, the largest was the Title VI Loan. To qualify for the loan, LNHA needed to provide a complete project plan to HUD and the lender. LNHA also needed to show it had the administrative capacity to manage the project. The tribe has committed to making an annual financial contribution towards paying off the Title VI loan, which offers the Wraparound Committee freedom to focus on program operations more than fundraising. Infrastructure development funds included the Indian Housing Block Grant, the Indian Community Development Block Grant and non-program income.



# Evaluation and Monitoring

To manage the development process, LNHA created a plan to manage and monitor progress and costs, and facilitate coordination. The plan can be adjusted as necessary based on unforeseen circumstances. The plan includes the following key components:

- Detailed budget.
- List of tasks to be completed including the environmental review and procurement activities.
- Task assignments to development team members and contractors.
- Implementation schedule for all tasks showing the starting date and completion date.

Once the planning process is completed and the financing has been committed, it is critical to develop a plan for project implementation and monitoring. By comparing actual progress and costs against the development plan, LNHA determined if the plan was on track or if adjustments were needed.

## Keys to Success

- ✓ **Tribal council support.**
- ✓ **Formal tribal directive to other tribal departments for support and coordination.**
- ✓ **Strong partnerships developed through outreach, persistence and consistent involvement.**
- ✓ **Listening to input from everyone involved.**
- ✓ **Location of housing is appropriate for the target population.**
- ✓ **Policies must be enforced to be effective.**

## Summary

The Lummi Nation started a journey to reunite families and return children to their tribal community. They persisted in pursuing their goal despite initial failures and serious challenges. The analysis of the failed efforts led to identification of the guiding principles, nurturing of tribal leadership and assembling a committed team. They learned from their setbacks and continued their work with the following results:

- Construction of 45 housing units with infrastructure to provide housing to an underserved population of families with children in crisis.
- The housing development is uniquely designed to create a “Culture of Transformation.”

- The housing design incorporates cultural values and motifs in a secure environment.
- Created a unique “transformational” housing program which provides incentives and support to stabilize families in crisis.
- Built new partnerships with service providers to create the interdisciplinary “Wraparound Service Program.”
- Stabilized families in crisis and reunited children with their families.
- Improved public safety in the community.

These accomplishments are a result of a prolonged, formal planning process with the participation of everyone involved in the project and the full support of the tribal leadership. In weekly meetings over 2 years, the housing director and PHD-level therapist worked with service providers, attorney, and architect to invent the Sche’lang’en Village and the Transformational Program.





Office of Native  
American Programs



# Case Study for Strategic Planning

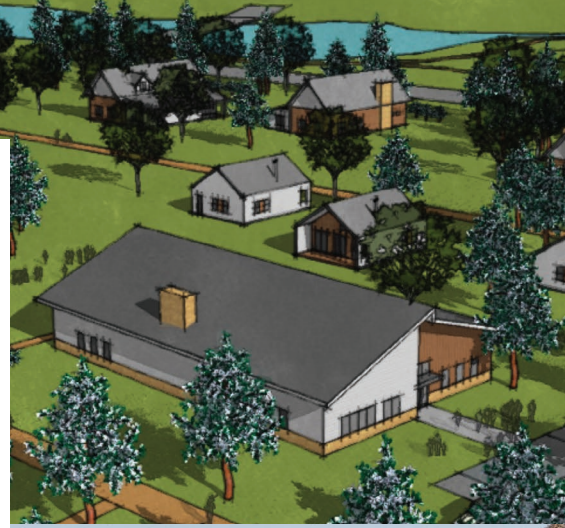
## The Native Village of Nanwalek

Nanwalek is located on the southwestern tip of the Kenai Peninsula on lower Cook Inlet. The village is approximately 200 miles from Anchorage and is accessible only by boat or airplane. The Native people of Nanwalek call themselves Sugpiaq and a large number of residents speak Sugcestun, their traditional language. Their heritage is based in their language, subsistence lifestyle, cultural traditions, and self-government. Their culture has survived the Russian and the subsequent American impact on traditional lifestyles. The use of the village site extends back to pre-historic times.



Northern Pacific Rim  
Housing Authority  
and Nanwalek's

**Strategic Plan and  
Lot 4 Master Plan**







## Getting Organized

The North Pacific Rim Housing Authority (NPRHA) is the tribally designated housing entity for seven tribal communities located in the coastal areas of the Kenai Peninsula and Prince William Sound in Alaska, including the Native Village of Nanwalek. Several of these communities are small and isolated without sufficient resources for community planning. The lack of community plans in these communities created a barrier to NPRHA providing housing services since land use, utility, road, and service planning are essential components in supporting successful housing development. To help NPRHA communities better understand their overall community and housing needs, NPRHA began to provide planning support to Nanwalek and other interested tribes in their region.

---

*In addition to housing services, North Pacific Rim Housing Authority offers ancillary services to their tribes to fill local resource gaps including planning support, grant writing, project management, accounting services, and computer support.*

---

Nanwalek Tribal Council and NPRHA began working together on a strategic master plan. It is up to the council to determine the future vision for the community. The role of NPRHA and other partners is to support the council in the development and implementation of the plan.

---

*Strategic planning provides a forum for collaboration with partners.*

---

Because the development of a plan would be a long-term, labor intensive effort, they decided to contract out for assistance. They wanted a plan that was realistic and actionable. So they decided to procure support from someone who was familiar with the region and who had practical experience as a developer. Eventually they connected with the former planner for the Kenai Peninsula Borough who was teaching at the University of Colorado. This relationship worked very well for everyone involved including the contractor's graduate students who had the opportunity to learn about community planning while contributing to the development of the real-life strategic master plan. The contract cost was because less because the planning activity was part of the student curriculum.



As a starting point, over the course of several months, they developed a template for the Nanwalek Strategic Master Plan.

**1. Community Profile:** Provides a summary overview of the community in a few pages which includes the following components:

- Community Details
- Climate
- Governances
- Population Characteristics
- Economy
- Education
- Transportation
- Partners
- Facilities and Services

**2. Planning Categories:** Each of the planning categories includes the following information:

- Goals for the category
- Background information which provides the context for the category
- Deficiencies and barriers
- Opportunities for enhancements

**The 10 planning categories are:**

1. Governance
2. Heritage
3. Natural resources
4. Transportation
5. Community facilities and infrastructure
6. Housing
7. Health and wellness
8. Education and youth
9. Energy assurance
10. Economic vitality



**3. Action Plan:** This section includes a separate action plan for each of the planning categories listed above. The action plan identifies current action items, responsible partners, and other pertinent information.

The planning process provided an opportunity to involve current and potential partners. By doing so partners learn about the community, their aspirations, and their challenges. The community gains insight from the participation of partners and learns about potential partner contributions to support the plan. External partners in the Nanwalek plan include but are not limited to the following:

- Nonprofit Chugachmiut, serving seven Chugach-area tribes.
- Chugach Alaska Corporation
- North Pacific Rim Housing Authority
- Alaska Native Tribal Health Consortium
- Alaska Department of Natural Resources

- Federal Aviation Administration
- Bureau of Indian Affairs
- U.S. Department of Housing and Urban Development
- Chugach Regional Resource Commission
- Kenai Peninsula Borough
- Homer Election Association
- U.S. Department of Energy
- Alaska Department of Transportation and Public Facilities
- Alaska Department of Commerce, Community and Economic Development
- Kenai Peninsula Economic Development District
- Kenai Peninsula Borough School District



## Best Practice Highlight

A valuable outcome of the planning process is building working relationships with internal and external partners.

## Data Gathering and Analysis

The primary source of data used in the planning process came from the U.S. Census. The tribe reviewed this data and found it to be generally accurate and sufficient for planning purposes. The tribe provided additional important data including tribal enrollment. The employment, training, and income data came from the Alaska Department of Labor. The tribe also conducted a survey to fill gaps in data. For example, a survey of youth identified their vision for the future of the community and their priorities.

The data disclosed critical community issues. As reported in the census, the population grew 43.5% between 2000 and 2010—one of the highest population growth rates in Alaska. The median age of the community population is 23.8 years old and the income of 58.5% of the population is below the poverty level. This data set informs planners and partners of major issues occurring in the community that should be incorporated into the planning process.

The most significant housing issue is the insufficient housing stock. Adding additional housing, however, is made more complicated because the population growth in the community has overwhelmed the availability of land and the infrastructure. The community school is severely overcrowded and the community is even experiencing a critical shortage of fresh water.

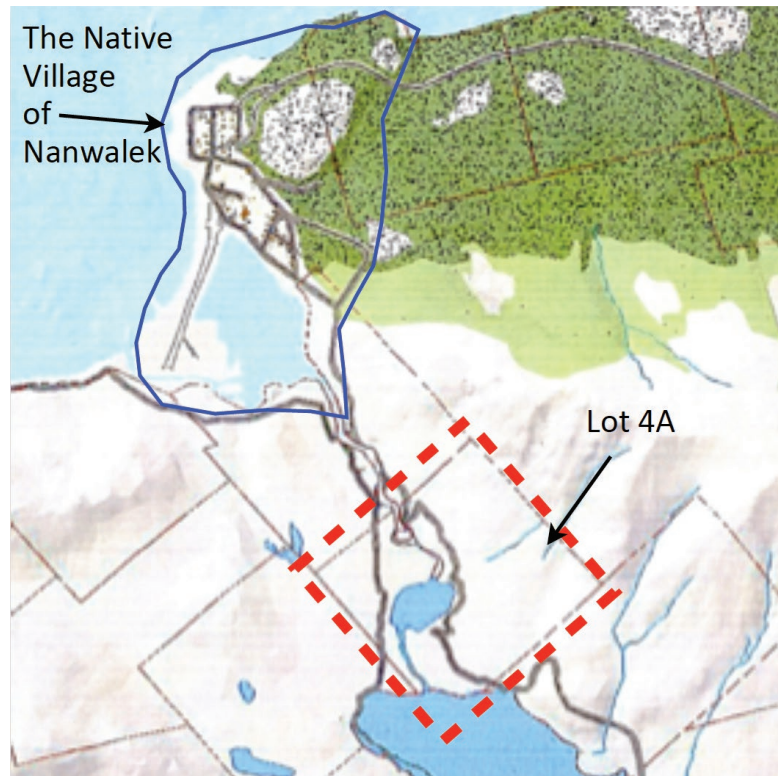


# Plan Development

The Nanwalek Strategic Master Plan included action plans for each of the 10 planning categories. The action plan identifies current action items, responsible partners, and other pertinent information. The council and their partners began to initiate the actions identified in the plan for each category.

For example, the housing action items focused on expanding the community footprint by acquiring additional land. Since the community is located on a narrow strip of land between the ocean and mountains, options are extremely limited. All the usable land is privately owned. In accordance with the strategic plan, NPRHA monitored the market for land that came up for sale in the area.

Eventually a Native allotment came on the market that could be used for the expanded community site. It took 3 years to make the purchase of this 160-acre property.



## Best Practice Highlight

**Strategic planning creates a vision for the future which empowers communities to take advantage of opportunities when they become available.**

Following the purchase of the land, NPRHA and the Native Village of Nanwalek collaborated on the Lot 4A Master Plan. Through the course of the year-long planning process the team provided periodic presentations to the Nanwalek residents. The plan was developed in four phases:

### 1. Background and Process:

- Meeting to discuss goals for the property
- Identification of all involved parties, partners and regulatory agencies
- Research to gather all available information on the property
- Field reconnaissance by the planning team
- Post-reconnaissance reporting including an engineering report on infrastructure issues

**2. Site Analysis:** An assessment of feasible and cost-effective development of the property including layout, infrastructure, alternative energy sources, topography, soils, wetlands, natural resources, cultural resources, existing development, public safety and building system considerations.



**3. Preliminary Observations:** Summary observations effecting development of the property based on the site analysis.

**4. Recommendations:** Feasible development recommendations including:

- Road access to property
- Site development options
- Building systems and technologies
- Public safety and health
- Drinking water
- Waste water disposal and sanitation
- Energy, power, and heating



## Plan Roll Out

NPRHA presented the draft Lot 4A Master Plan to the Nanwalek Tribal Council for review and comment. Following the council meeting, NPRHA and the council held a meeting for members of the public to offer their comments. NPRHA considered all comments and recommendations received during these meeting for incorporation in the Lot 4A Master Plan.

## Implementation and Monitoring

Although the Lot 4A Master Plan has been completed, additional planning is necessary to develop a project plan. Currently NPRHA and the Native Village of Nanwalek are working with partners to determine how the property can be developed.

Prior to implementation, a project plan is needed. The project plans typically includes the following:

### 1. Plans and Specifications

### 2. Financial Plan

- Budget
- Sources of funds
- Uses of funds

### 3. Implementation Schedule

- List of tasks
- Assignment of responsibility for tasks
- Time schedule for completion





## Summary

The development of the Nanwalek Strategic Master Plan and the Lot 4A Master Plan demonstrates how planning can support community development by bringing government, residents, and partners together in an effort to realize the future vision for the community. Working effectively with partners enables Nanwalek to leverage additional resources for the benefit of the residents. By increasing its capacity and ability to create feasible projects—significant considerations for most agency funding awards—the community has opened the door to new funding possibilities.

By supporting the Village of Nanwalek and its tribal council in developing a strategic plan, NPRHA has helped create a stronger, more informed partner. In the long run, this investment may save NPRHA money and make it easier to address housing issues in its communities.

The outcomes of NPRHA's strategy to support Nanwalek clearly demonstrates its effectiveness. The community has an expanded land base which will facilitate future development of housing, schools, infrastructure and other community development needs. Nanwalek recently received ICDBG funding to replace its dilapidated community center. NPRHA prepared the grant application and will develop the project as the subrecipient of the grant. NPRHA was also successful in obtaining a Competitive IHBG grant for Nanwalek which will be used to develop five new housing units in the community. Clearly the benefits of strategic planning and partnerships are leading to a brighter future for Nanwalek.

### Tips for Planning and Partnerships

- ✓ Develop and nurture working relationships inside and outside of the community
- ✓ Achievement of community goals is all about the team
- ✓ Coordination and facilitation of the team is essential
- ✓ Schedule regular meetings to maintain progress and the involvement of partners
- ✓ Always recognize that the tribal council is responsible for final decisions



## Office of Native American Programs



# Case Study for Strategic Planning

## Penobscot Nation

The Penobscot Nation is a federally recognized tribe located in eastern Maine, serving approximately 2,270 members. Their seat of government is located 14 miles north of Bangor, Maine. The Penobscot Nation is one of the oldest continuously operating governments in the world. The Penobscot owns approximately 150,000 acres of trust and fee lands across Maine, including 215 islands along the Penobscot River. About 439 members live on the reservation. Many of the other members live within a 50-mile radius in Maine. The Penobscot Nation Housing Department (PNHD) was re-organized in 2000 as part of the tribal government.



## Penobscot Nation Housing Department's Elder Homes Project

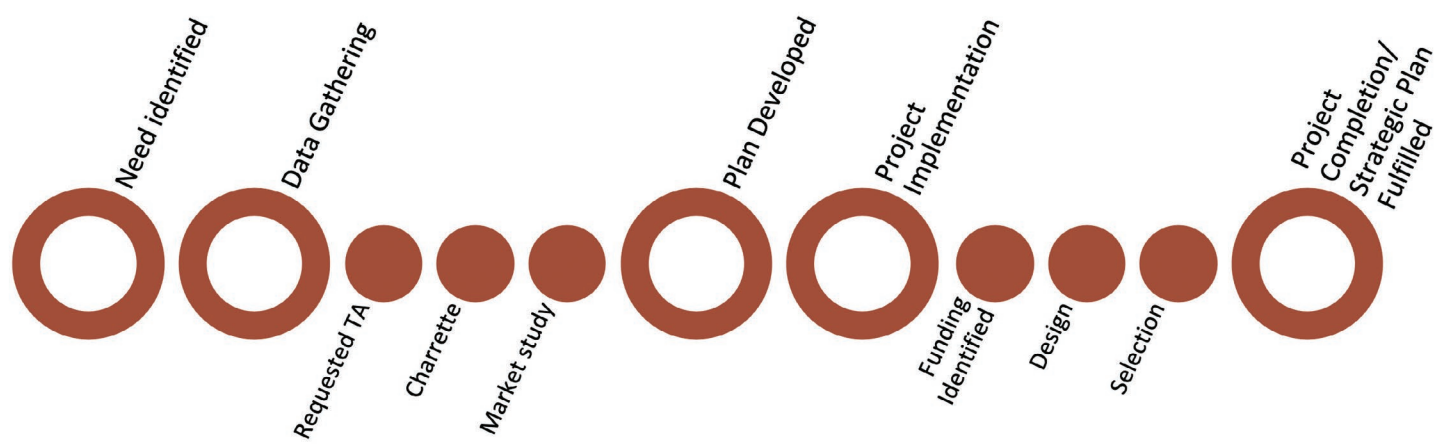




# Getting Organized

The Nohkomess apartment building, built in the late 1970’s, contained eight apartments for the tribe’s elders. The building needed quality, design, and environmental upgrades to meet the needs of its tenants. The housing department needed to decide whether to rehabilitate the building or demolish and develop a new building. A capital needs study demonstrated that required improvements and ongoing maintenance were expensive.

PNHD obtained housing commission (their board) and then council approval to proceed with demolition. They conducted several data gathering activities. PNHD commissioned a charrette for area residents and a market study which showed a demand for more elder housing, as well as more single-family housing on the reservation. A capital needs assessment made clear that renovating the 40-year-old building would not be cost effective. The tribe requested technical assistance to assist with planning. They decided to construct a new larger building with additional amenities. They conducted a competitive procurement process and worked with a variety of partners. The project, which commenced in the summer of 2015, was completed and unveiled to the community in January 2020.



# Creating Vision for the Future

---

*"This is an opportunity for elders who are aging to find housing to age in place."*

*- Michael Bush, Director of the Department of Housing*

*Source: Bangor Daily News article, April 17, 2019*

---

The goal of the Penobscot Elder Homes project is to provide safe, decent, and appropriate housing for elderly tribal members by replacing a deteriorating apartment building with a brand-new efficient facility better suited to the needs of the population.

## Data Gathering and Analysis

PNHD requested technical assistance in plan development from two Community Development Financial Institutions (CDFIs), the Genesis Fund and Four Directions Development Corporation, (originally created by Penobscot Nation tribal members). A US Department of Agriculture Rural Community Development Initiative grant supported the CDFIs' work with Penobscot and other tribes in Maine. The tribe partnered with a number of organizations to collect data including: Bowen National Research Company, Carpenter Associates, and TAC Architectural Group, Inc. (TAC).

TAC conducted a charrette attended by 12-15 people.



### Best Practice Highlight

**A charrette is a focus group session where attendees provide comments and ask questions about a proposed design/construction project.**

Following the charrette, PNHD hired Bowen to conduct a housing demand study. Bowen conducted the study in the first half of 2016. The study included a general housing needs assessment and an elder housing needs assessment. The purpose of the study was to understand future housing needs by evaluating past needs, employment characteristics and trends, the characteristics of housing stock, and the secondary factors that affect housing market conditions. The study also identified barriers, compiled stakeholder and tribe member perceptions of the housing market conditions and trends, and collected opinions on future needs. The study projected what growth is likely to occur and what replacement housing would be needed. To ensure that the tribe would serve all housing segments, the housing study was initially broad before focusing specifically on elder housing.



The study found that the greatest change in population would be an **increase of 11% among persons aged 75 and older**. The large elder population expressed desire for more assistance with activities of daily living. The study also found that **1 in 3 persons were living below the poverty level**. Many existing residences were overcrowded due to the lack of new available housing.

Unlike most market studies that rely on secondary and published data, this study utilized extensive surveying of all tribal members (on reservation and off) that enhanced market knowledge. The majority of survey respondents, 82%, were tribal members living off reservation. The survey found that **290 households would return to the reservation if there was available, improved, and affordable housing**. Most believed that the reservation would benefit from single-family homes and senior care housing. Those living off reservation cited living closer to family and employment and a lack of sufficient housing as their reasons for not living on the reservation.

---

*Results indicated a need for more elderly housing and indicated that increasing the amount of housing available would assist with overcrowding and bring some families back to the reservation.*

---



The PNHD director (who is also the project director) brought the market study results to the tribal council. Tribal council also had results of a capital needs assessment, conducted by Carpenter Associates, which identified \$1M in long-term capital needs. With this information, the council decided to demolish the apartment building and rebuild rather than rehabilitate the existing one.

### **Data Sources Used to Support Planning**

- ✓ Capital needs study by Carpenter Associates
- ✓ Housing market study by Bowen National Research
- ✓ Charrette conducted by TAC
- ✓ PNHD's waiting list for the senior housing units which was about 2-3 years
- ✓ Anecdotal data, such as comments about the need for additional elder housing at meetings and in community discussions



# Plan Development

The data encouraged a bigger plan and the large fixed costs (i.e. legal, closing, development) that are associated with tax credit funding made planning for fewer than 20-24 units infeasible. PNHD developed a plan for a building with 24 units including a common area for dinners and social gatherings. The driving force behind the plan was to house more elders and better meet the social and daily living needs with a new, larger apartment building specifically designed to accommodate the growing elder population and provide more of a community feel. The additional units would free up single



family housing for younger families in overcrowded conditions or living off of the reservation, a recommendation that also emanated from the market study. TAC began preliminary design work in 2015. Initial funding concerns scaled the project back to 8 units before returning to 24. The Penobscot Nation Department of Natural Resources, the recipient of an EPA Brownfields grant, was able to identify and remediate hazards found in the building, which resulted in asbestos remediation and underground oil tank removal.

To fund this large project, the Penobscot Nation applied through MaineHousing, the state housing authority, for Low Income Housing Tax Credits (LIHTC). This program was created by the Tax Reform Act of 1986 and encourages private investing in affordable housing. The tax credits awarded can be sold to investors to obtain funds for construction. The owner of this project is a Maine limited partnership, with the Penobscot Nation as the general partner, and Hunt Capital, LLC, as the limited partner and investor. The Nation maintains 0.01% ownership and full managerial control, while the investor maintains 99.99% of ownership and no managerial control. This form of funding was chosen over other programs, such as Title VI and Section 184, because they are loans. The cash flow from rental income and tribal subsidy is not sufficient to repay a loan.

LIHTC has a 15-year mandatory affordability compliance period and a 15-year optional extended use period. The Nation committed to MaineHousing to keep the units affordable to low-income tribal members for 45 years after units are completed, meaning the lease term needs to be for 47 years, taking into account the 2 years needed for construction.

Previously, the tribe had obtained a grant for \$750,000 from the Federal Home Loan Bank of Boston. The tribe provided substantial funding to fill the funding gaps and approved the ongoing operating subsidy from the Indian Housing Block Grant Program (IHBG). This served as a cornerstone for all future funding requests. In May 2017, they successfully applied for \$600,000 in Indian Community Development Block Grant (ICDBG) funds. Prices escalated by 30% due to construction cost inflation. The tribe provided additional funds and PNHD reduced building costs by approximately \$600,000 through value engineering.

The Bureau of Indian Affairs granted \$150,000 in funding for roads, sidewalks, and parking adjacent to the apartments. Indian Health Services provided \$120,000 for utility work. The project financing also includes \$3,000,000 from a MaineHousing bond loan. The project will also offer a NAHASDA rental subsidy that will reduce rents on selected units. Finally, the tribe allocated funding from the annual IHBG over a 4-year period for planning, relocation of residents, and equipment purchases – non-construction items so as not to trigger Davis-Bacon wages.



TAC, a project partner from the beginning, assisted with project design. The unit mix includes 16 one-bedroom apartments and 8 two-bedroom apartments. The building has an elevator and common area for community dinners and social gatherings. A key partner was the Department of Human Services that agreed to operate senior meals out of the new facility – allowing their former space to be utilized for growing needs at the Indian Health Service.



Because PNHD funded the project through LIHTC, tenants need to adhere to mandatory income and rent restrictions in this project's tenant selection criteria. The maximum income is 60% of the Area Median Income, or AMI. In addition, the Federal Home Loan Bank offers preference to projects that commit to 60% of the units at 50% AMI. Applicants for the new building include Penobscot tribal members aged 55 or older. The first preference is for former Nohkomess residents who were displaced. Rent will be based on percentage of income: 15% for the displaced, 20% for the new tenants at 50% AMI, and 25% for the new tenants at 50%-60% AMI. There will also be a subsidy provided through the support of a nearby non-tribal Housing Authority of the City of Old Town and the designation of four HUD project-based vouchers to this project. Remaining costs will be subsidized with NAHASDA funds with the added benefit that HUD rules allow for continued subsidy support for the eight demolished units, because they were re-built within 1 year after demolition.



# Plan Roll Out

The PNHD encountered some challenges throughout the planning and construction processes. While the council was very supportive with funding and leadership, finding adequate funding sources proved difficult. PNHD chose to begin the project without the complete funding in October 2018 with tribal council support to beat winter weather and with high confidence that the terms specified by the investor, Hunt Capital LLC, could be met.



## Implementation & Monitoring

Throughout the project implementation, PNHD regularly reported monthly progress in meetings with approximately 17 partners. To ensure clear communication, they also updated the housing commission regularly and tribal council occasionally as needed.

The PNHD also learned more about the lending process, information that will help them in future planning efforts. Factors in the success of the project included having good partners, utilizing data, and reaching out to stakeholders, all important factors in the planning process. Resilience, persistence, and longevity were keys to success.



### Best Practice Highlight

**A tip offered by the PNHD to other recipients is to work with partners that have experience working with Native American tribes or be aware of the need to educate partners who are new to working with tribes.**

Initially, the tribe sought to compete in a statewide competition for the allocation of 9% LIHTC credits. The 9% credits can provide greater funding for a given project, but the competition is stiff. The tribe contracted with Travois to write this grant and, despite a great job by Travois, the application was not selected. On the other hand, the 4% program is considered a “walk-in” program, with the biggest challenge to find other sources of funds to complete the project. Ultimately, the tribe decided not to wait for the next funding of 9% credits, but to take control and pledge additional tribal resources to the 4% program to get the project going.





Office of Native  
American Programs



# Case Study for Strategic Planning



## Pokagon Band of Potawatomi

The Pokagon Band of Potawatomi Indians is based in southwestern Michigan and northeastern Indiana. The Band serves approximately 5,660 members and has reservation lands in a total of ten counties. Its government headquarters are located in Dowagiac, Michigan. The citizens of the Pokagon Band of Potawatomi are historic dwellers of the greater St. Joseph River Valley and have maintained an ongoing community and government prior to and throughout European contact, and to the present day. The tribal council consists of 11 members elected to staggered 3-year terms by Band members.



**Pokagon Band of  
Potawatomi Indians**  
**Strategic Plan**



## Mission Statement

---

*[The Pokagon Band of Potawatomi is] "A sovereign nation, who promotes our culture and strives to empower our Pokégnek families."*

---

## Getting Organized

Within the Pokagon Band Department of Housing and Community Development, the departmental vision is to be a seamless housing resource center that provides housing opportunities to tribal citizens through advocacy and acquired resources, which results in the advancement of Pokagon Housing.

The housing team recognized a strong need for rental units for approximately 6,000 tribal citizens. Band members between the ages of 18 and 24 make up 65% of the population, while Band members age 55 and up make up 25%.

The Édawat Housing development began in the 1990s. The first housing community for the Édawat Housing development was built in Dowagiac. This included 34 single-family units, 32 townhouses and duplexes, with 70% low to moderate income. The tribal council decided to build 150 to 500 new homes. This was followed by the Hartford Édawat and finally the South Bend Édawat. Through a series of council meetings, the vision for these communities was laid out.



# Creating Vision for the Future

The Pokagon Band of Potawatomi has had a strong strategic planning process in place for years for the full community. Comprehensive land acquisition and development planning is mandated by the Band's constitution. The strategic plan is reviewed annually. The overall objectives of the master plan and their development plan are:

- Protection and restoration of Mother Earth
- Housing development as an investment
- Quality, long-lasting housing and infrastructure
- Deep green standards for future housing investments
- Deference to and respect for tribal elders
- Healthy lifestyles and outdoor recreation



## Best Practice Highlight

**The Pokagon Band of Potawatomi has had a strong strategic planning process in place for years for the full community. Comprehensive land acquisition and development planning is mandated by the Band's constitution. The strategic plan is reviewed annually.**

The first of the three housing communities built for the Édawat Housing development was the Pokagonek Édawat in Dowagiac, built between 2005-2006, followed by the Hartford Édawat which opened in 2016. The South Bend housing development began in order to meet housing demands and as part of an overall housing plan.

The Pokagon Band city planner, Geographic Information Systems (GIS), a grant writer, a legal team, the Owner and Architect committee, the tribe's A/E firm, and community development staff helped develop the plan. Project team members – about 30 in all – provided regular updates on plan and project progress at council members as an important part of keeping the council and all of the team members involved and informed.

The tribe applied for 165 acres of its land in South Bend, Indiana, to be taken into trust. The Bureau of Indian Affairs (BIA) completed its draft environmental impact statement (DEIS) in March 2015, opened for public





review in April, and was officially completed in July of that year. This land would be used to develop the South Bend tribal village to support its citizens in northern Indiana. A Four Winds Casino was also planned to be built on the site to help create jobs and provide continued economic support to the Pokagon Band and surrounding communities.

## Data Gathering and Analysis

The data gathering and analysis that the housing department has sponsored for its most recent Édawat housing developments continues a process of deliberation and outreach that began with earlier Édawat housing developments. Over the course of 1 -1 ½ years, the Conservation Design Forum (CDF) held three meetings in Dowagiac, Hartford, and South Bend communities where large numbers of Pokagon citizens live to gather feedback and develop strategic plans. They met with elders and the tribal council, and held youth charrettes and community events. Citizens outside the area voiced their opinions through online survey tools. At the charettes, CDF gathered information from community members about the types of developments, styles and sizes of housing, and other style issues.

An actuarial study was conducted, and a 5-year housing plan was drafted. This draft includes five parks, elder housing, and 22 leased housing units. A long waiting list for housing in both Hartford and South Bend implied a strong need. Grant agencies were then brought in, including HUD, USDA, and the Department of Interior.

Charrettes and townhall meetings helped to secure tribal council support. In a series of town meetings, the housing staff used resident input to improve plans to meet citizens' needs. They received such feedback as having full-size washers and dryers instead of stacked units, locating the laundry appliances downstairs, adding storage sheds on patios for storage, widening patios, and switching to ceramic tile flooring. Residents also expressed interest in having housing developments include more walking paths, nature, and wildflowers.



### Best Practice Highlight

The Band conducts a census every 5 years. The form is mailed to all tribal residents. It can also be completed online through a third-party vendor. Residents who do not respond by a certain date are contacted by phone to complete the census. The housing department considers this to be the best practice to acquire data. For the 2018 census, as an incentive, each adult tribal citizen who completed a census received a gift card and was entered in a drawing for several grand prizes.

Beginning in 2012, the Band has conducted its own 5-year census. Residents can respond by mail, online, or when contacted by phone by tribal census consultants. The housing department considers this to be the best practice to acquire data to plan for future programs, services, land acquisition, and economic development. They also used surveys, charrettes, townhall meetings, polling software, and reviewed demographic information to determine housing needs.

The Pokagon Band community development team held regular Community Circle meetings, both at their primary location and as a traveling meeting. The purpose of these meetings was to gather information from tribal members by survey on types of housing they wish to see developed, how they wish to prioritize spending on government facilities, and ideas for future community parks and recreation projects. Team members provided guidance with an



explanatory presentation and engaged citizens using an online tool that helped guide discussions around budgetary considerations and lifestyle preferences. Attendees engaged face-to-face with planning team members and fellow attendees. For those who lived too far to travel to the townhalls, they could attend a pop-up survey site or submit a survey online via the Pokagon Band website. Participants at three pow-wows, a youth camp, community meetings, and other events could learn about the survey under pop-up canopy, identified with outdoor flags, and complete the survey onsite, if they chose, on 20 iPads. This input is especially helpful in determining housing needs, gaining specific input about ongoing projects, and evaluating band support for future projects.



## Best Practice Highlight

**The housing department worked to collect as much resident input as possible. In addition to presenting at a main location, they held pop-up survey sites including pow-wows and a youth camp. At the survey tent, tribal members could complete the survey on an iPad. They could also complete it at the tribe's website.**

To get the word out about the survey, housing department staff marketed using post card direct mailers, newsletter articles, email blasts, social media postings, word of mouth, and table tents on break room or conference tables at townhalls or other events.



# Plan Development

The total cost of over \$3 million used a combination of NAHASDA, tribal general funds, BIA road funds, and tribal gaming funds. This funding mix allows for the tribe to rent to both low- and over-income tenants in the same building.

Tenants apply for selection into the housing units using a point system. For tenants on the waiting list, data points such as a good credit score or good mortgage history add ten points to a tenant score. Having a Pokagon Band Elder as the head of the household or as a spouse adds 30 points. As of August 2019, there were 50 applicants on the waiting lists for the various types of housing available in South Bend.

## Plan Roll Out and Implementation

The South Bend project will be completed in four phases, like the Hartford and Dowagiac communities before it. Phases one and two saw the development of homes while phases three and four will include a community center and parks. Both Hartford and South Bend contain a tribal police substation. Groundbreaking in Hartford took place in August 2015, and the grand opening was held in July 2016. The grand opening of the first housing units in Édawat South Bend took place in September 2017.



The first phase of the planned 44-unit subdivision consisted of two two-bedroom and two three-bedroom townhouse units, one two-bedroom elder duplex with an attached one-car garage. Construction also included 2000 feet of new streets, several hundred feet of water and sewer lines, a sewer lift station, and an above ground storm shelter for each unit.

## Plan Monitoring

The housing department had difficulties meeting HUD procurement requirements for three bids and experienced some additional internal compliance barriers. The Band tried to solve some of these issues by having their own construction company. This only lasted 2 years since the company proved to be inefficient. In the end, the housing department said keys to success included community input, having a realistic funding plan, having the capacity to execute such plans, and hiring the right people.

---

*“All projects are reviewed at the time of project completion to inform future projects.”*

---



As part of the planning process, every project completed by the tribe is reviewed at project end. This practice is especially helpful for new projects as it helps determine what improvements could have been made and what information can be used for future projects.

The tribe opened the first eight units of the South Bend Édawat Tribal Village in September 2017. These included two elders' duplexes, two two-bedroom townhouses, and two three-bedroom townhouses. The townhouses are near a spacious playground and basketball court. The Four Winds Casino South Bend opened in early 2018.

## Summary

The Housing and Community Development Department of the Pokagon Band recognized a need for more housing for its citizens. Using charrettes, surveys, band input, and gathering demographic information a strategic 5-year housing plan was developed. Construction for the third Édawat housing community began in South Bend, financed by joint funding from BIA road funds, HUD housing funds, and tribal general funds. Phase one of construction was completed in September 2017 when the first eight units were opened, including townhomes and elders' duplexes.