



# Strategic Planning for Native American Communities & Housing Programs

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Virtual Training  
August 20-21, 2025



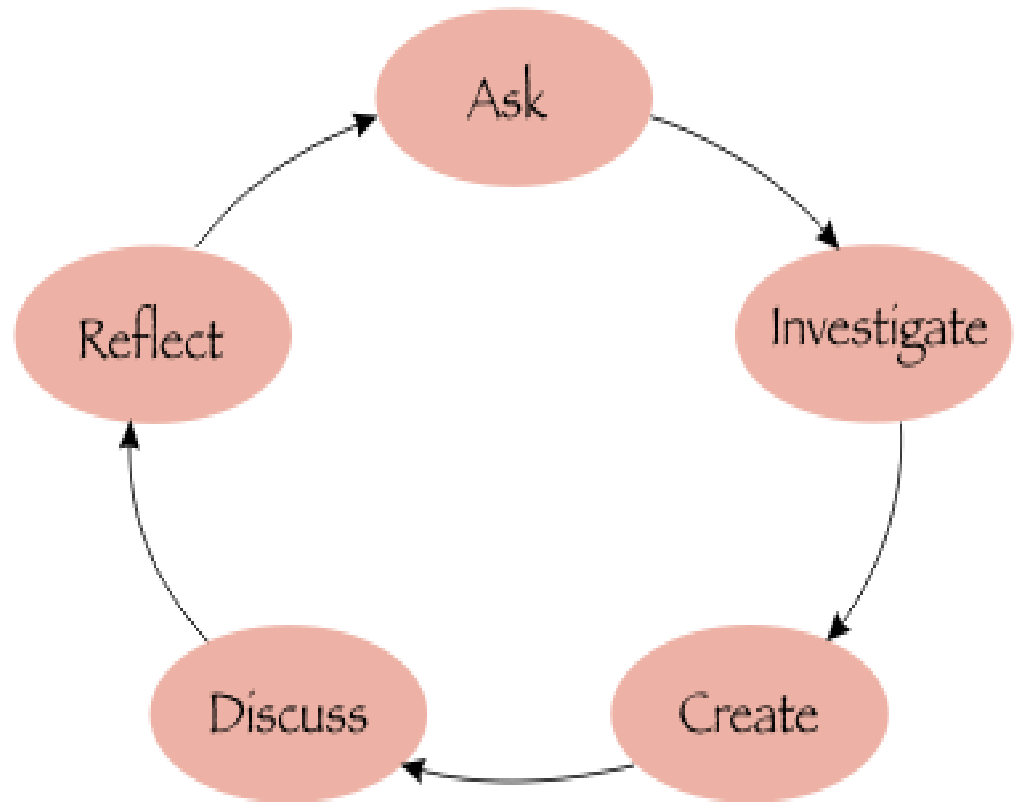
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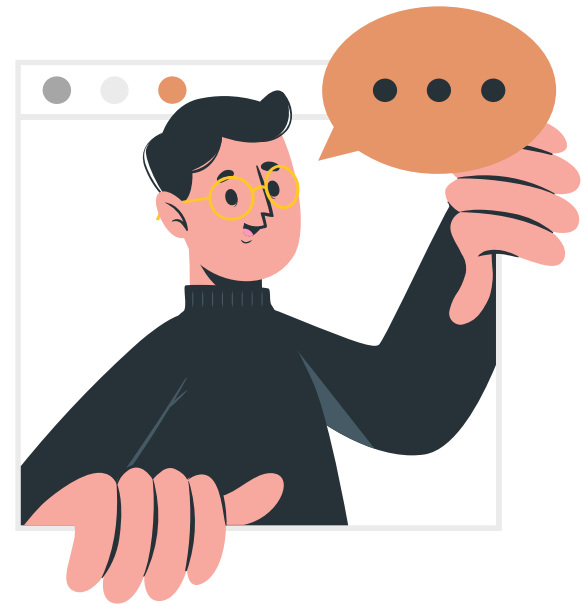
# Instructors

Jorge Duyos and Wayne Mundy



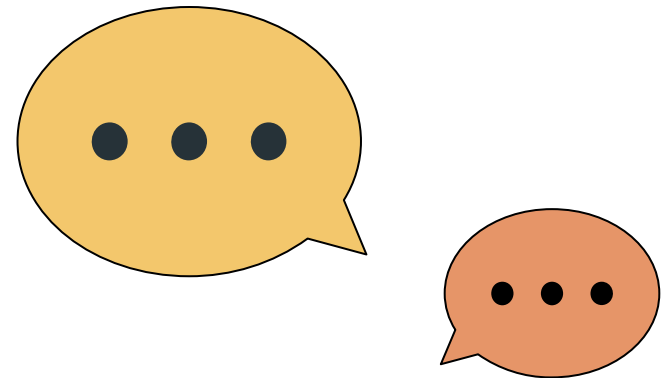
# Introductions

- Name and organization
- Length of time involved in Housing Programs
- Your role and responsibilities
- Experience with long term planning
- Most important thing I want to learn is...



# Training Objectives

- Identify the advantages of creating a strategic plan for IHBG grantees
- Describe the step-by-step process in creating a strategic plan
- Explore sources and uses of data
- Provide essential elements for effective plan implementation
- Share case studies of successful housing efforts based on strategic plans in Tribal communities



# Strategic Planning Case Studies

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Lummi Nation Housing Authority

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Penobscot Indian Housing Department

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North Pacific Rim Housing Authority and  
Native Village of Nanwalek

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Housing Authority of the Choctaw Nation of  
Oklahoma

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All Mission Housing Authority

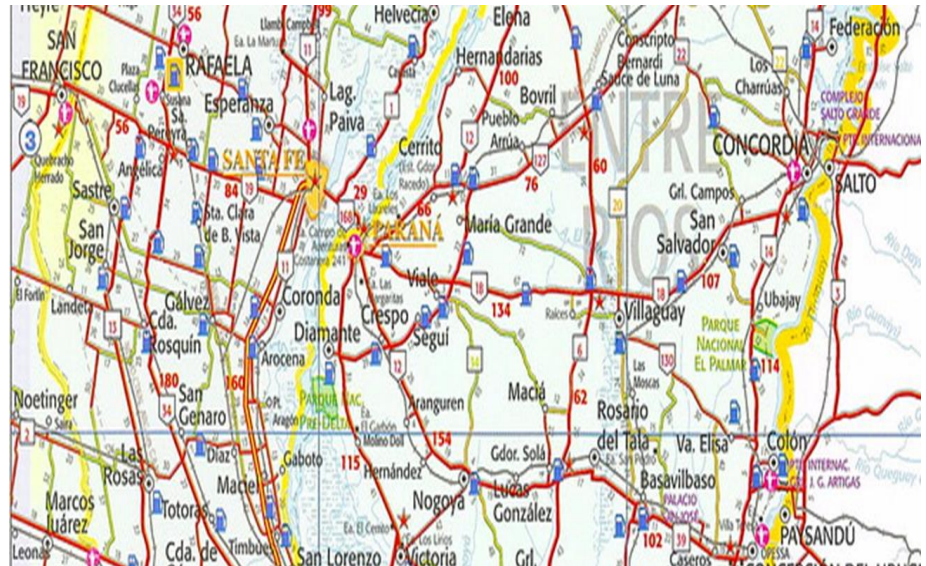
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Pokagon Band of Potawatomi

# Introduction to Strategic Planning

# What is Strategic Planning?

- A formal roadmap describing how a long-term plan will be executed
- One destination with many ways to get there
- A structured process that helps organizations turn a vision into reality by:
  - Identifying the organization's goal(s) for a certain period of time (3-5 years)
  - Determining the operational and programmatic steps to get there
  - Aligning resources and staff to achieve goals in the community and/or in the organization





# Why Strategic Planning?



**Drives organizational excellence**



**Establishes priorities, direction and desired outcomes for the future**



**Identifies changes that are occurring in the community**



**Identifies changes that are needed in the community**



**Improves efficiency and effectiveness**



**Coordinates with partners and residents**



**Becomes proactive instead of reactive**

# Core Concepts of Strategic Planning



**Stakeholder Feedback**



**Strategy Management**



**Process Improvement**



**Performance Measurement**



**Portfolio Investment Management**

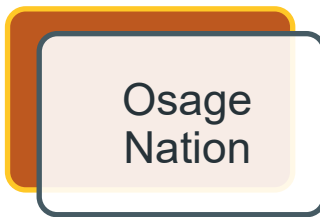


**Change and Execution Management**

# Examples of Strategic Plans

A graphic representing a strategic plan for HUD. It consists of a light beige rounded rectangle with a dark blue border, which is slightly offset to the right and bottom from a larger, solid orange rounded rectangle behind it.

HUD

A graphic representing a strategic plan for the Osage Nation. It consists of a light beige rounded rectangle with a dark blue border, which is slightly offset to the right and bottom from a larger, solid orange rounded rectangle behind it.

Osage  
Nation

A graphic representing a strategic plan for the City of Tallahassee, Florida. It consists of a light beige rounded rectangle with a dark blue border, which is slightly offset to the right and bottom from a larger, solid orange rounded rectangle behind it.

City of  
Tallahassee  
Florida

# Strategic Planning vs. Project Planning

- Strategic planning focuses on long-term strategic planning focused on all initiatives, stakeholders, and projects
- Project planning focuses on a specific set of tasks for a defined project with limited stakeholders and typically for a shorter duration

# How can Strategic Planning be Used?

Flexible planning approach to define and coordinate activities for example:

- Organizational development
- Housing program creation
- Community development planning
- Goal-focused planning
- Contingency planning

# How can strategic planning be used?

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In the community:

- Create a comprehensive community plan
- Identify infrastructure needs
- Identify the best use of land
- Target land use for housing, schools, employment, recreation, services, etc.
- Identify cultural and natural resources for protection

# How can strategic planning be used?

For an organization including a Tribe or a housing entity to:

- Establish the mission and values of the organization
- Set goals and objectives for an organization
- Developing a plan to achieve these goals and objectives



Identify capacity and performance gaps



Analyze causes



Develop strategy to transform organization



Coordinate with leadership to obtain support for plan



Identify support services/resources needed to assist in implementation and develop steps for obtaining

## Strategic planning for organizational capacity development



# Strategic planning for organizational development



## Example

- Staff turnover has resulted in poor performance and a lack of capacity

## Strategic plan goals:

- Professional level staff are needed to properly operate the housing program and train staff
- Staff need to be supported with training and policy guidance
- Staff need to have career opportunities with competitive benefits and pay



Vision and Goal Setting



Getting Organized



Data Gathering and Analysis



Plan Development



Roll Out and Implementation

## Strategic Planning for Program Development

# Strategic planning for increasing homeownership opportunities

## Strategic Plan Data and Analysis:

- Tribe's economic development activities provides opportunities for higher income jobs
- Insufficient number of single-family homes available for purchase
- Savings of rental housing residents is insufficient to qualify for the purchase of homes at market value
- Mortgage assistance program budget estimate:
  - \$25,000: Soft second mortgage required for each participant
  - \$65,000: Annual program cost to operate the program

# What are the Benefits of Strategic Planning?



# What are the benefits of strategic planning?

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- Understanding Needs
  - Whose Needs?
    - Council
    - Residents
    - Organizations
  - What Needs?
    - Culture
    - Financing
    - Land and Environment
    - Infrastructure

# What are the benefits of strategic planning?

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- Facilitating Financing
  - Leveraging resources
  - Leveraging existing funding
  - Partnering with financial entities

# What are the benefits of strategic planning?

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- Developing Partnerships
  - Tribal Council
  - Local and County government agencies
  - Other Tribes
  - Vendors
  - Service providers
  - Community members

What are the benefits of strategic planning?

# What are the benefits of strategic planning?

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- Assessing Capacity
  - An understanding of the desired capacity of a resource vs. the existing capacity
  - An understanding of capacity assets and needs



# What are the benefits of strategic planning?

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- Setting Priorities
  - Identifying priorities leads to proper allocation of resources and finances
  - Also shows where you should be dedicating the most time

# What are the benefits of strategic planning?

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- Establishing Goals
  - Important to staying in line with the overall vision of the organization
  - Provide measurable objectives to keep track of progress

# What are the benefits of strategic planning?

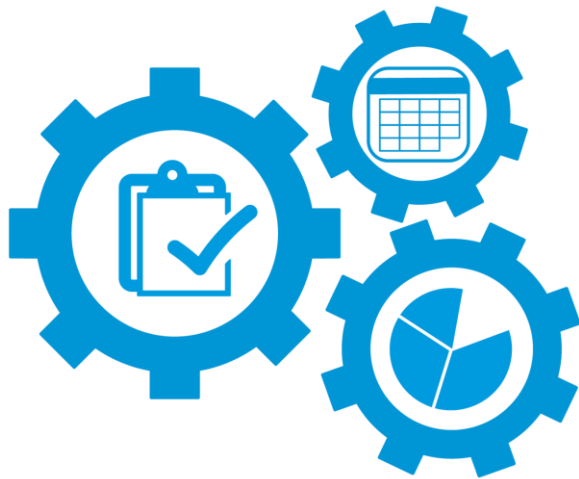
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- Identifying Desired Outcomes
  - Is a combination of achieving your goal and reaching it in an acceptable way
  - Identifying desired outcomes will help you determine how you want to achieve your goal

# What are the benefits of strategic planning?

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- Allocating resources

# What are the benefits of strategic planning?

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- Obtaining Public Support
  - Similar to Desired Outcomes
  - Public is going to care about achieving outcomes

# What are the benefits of strategic planning?

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- Establishing a Management Strategy
  - Use goals, priorities, and resources to come up with a plan
  - A plan will consist of multiple strategies that will take you to your overall goal

# What are the benefits of strategic planning?

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- Identifying values, mission, purpose
  - Important for an organization to stay true to its character
  - Establish a mission by thinking of long-term goals
  - Purpose and values define what your organization stands for

# Historical perspective of federal Indian housing program

- Housing Act of 1937
  - Limited participation to Housing Authorities
  - Funding was restricted to Federal Housing Programs
  - Operations of housing was federally prescribed
  - Funding for new development was competitive
  - Funding for operations increased with units



# Historical perspective of federal Indian housing program

- Native American Housing Assistance and Self Determination Act (NAHASDA) of 1996
  - Funds are allocated annually as an Indian Housing Block (IHBG) to each Tribe based on a formula
  - Tribes determine how the funds will be used for affordable housing for low-income Alaska Native/American Indian (AI/AN) persons
  - Leveraging of the IHBG funds are encouraged
  - Tribes are provided maximum flexibility in decision making regarding their housing program

# NAHASDA Objectives (Section 201)

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

# Types of Eligible Activities



**Indian Housing Assistance**



**Development**



**Housing Services**



**Housing Management Services**



**Crime Prevention and Safety**



**Model Activities**



**Administrative and Planning Expenses**

# Eligible Activities

## Housing includes:

- Rental housing (Examples: multifamily units, single room occupancy, single-family housing, college student housing)
- Group homes for special needs
- Homeownership housing
- Halfway housing
- Congregate housing
- Domestic violence shelters
- Transitional housing
- Homeless emergency shelters

Reference: Program Guidance 2023-30

## Indian housing assistance (for 1937 act housing only)



# DEVELOPMENT



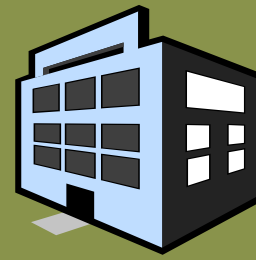
Acquisition



Construction



Rehabilitation



Conversion



Energy  
Improvements



# HOUSING SERVICES



Counseling



Self-Sufficiency



Homeless Prevention



Rental Assistance



Youth Activities



# HOUSING MANAGEMENT SERVICES



Loan  
processing



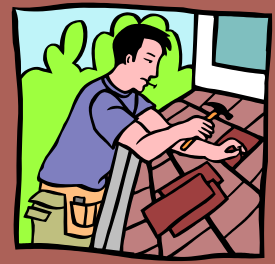
Inspections



Management



Grant writers



Maintenance





# CRIME PREVENTION AND SAFETY



Physical  
Improvements



Security  
Personnel



Equipment



# Other eligible affordable housing activities

- Community Developing Demonstration Project:
  - Feasibility study in which IHBG funds are expended to design implement, and operate community development demonstration projects
- Self-Determination Act Demonstration Project:
  - Feasibility study for demonstration project which maximizes Tribal authority and decision making in the design and implementation of Federal housing and related activity

# **Other eligible affordable housing activities**

- Reserve Accounts (Program Guidance 2014-10)
- Authorizes establishing a reserve account for IHBG administration and planning costs

# Impact of program transition

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**Federal Mandates**



**Tribal Self  
Determination**

**Federal Programs**



**Tribal Programs**

**Competitive Grants**



**Formula Allocation**

# Strategic Planning -> NAHASDA Success

- Tribe determines the best of use of funds based on their needs, values, priorities, and strategic goals
- IHBG provides an annual & flexible funding source which:
  - Maximizes leveraging opportunities
  - Supports long-term community planning

# **New opportunities → New Responsibilities**

- Long-term strategic planning is needed to
  - Realize the most efficient and effective use of IHBG funds and to facilitate leveraging
  - Identify strategies which will be utilized for affordable housing and to facilitate self-sufficiency of your members

# **New opportunities → New Responsibilities**

- Establish administrative standards to ensure performance and accountability
- Monitor the changing needs of your community to determine appropriate revisions to your plan and programs
- Design housing programs to address needs of specific housing markets

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Lummi Nation Housing Authority

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Penobscot Indian Housing Department

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North Pacific Rim Housing Authority  
and Native Village of Nanwalek

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Housing Authority of the Choctaw  
Nation of Oklahoma

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All Mission Housing Authority

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Pokagon Band of Potawatomi

## **Strategic Planning Case Studies**



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



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



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





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**



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



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

# Planning Phases

- ① GETTING ORGANIZED
- ② CREATING VISION FOR THE FUTURE
- ③ DATA DEVELOPMENT AND ANALYSIS
- ④ PLAN DEVELOPMENT
- ⑤ PLAN ROLL OUT & IMPLEMENTATION
- ⑥ EVALUATION & MONITORING

# Getting Organized

- Plan to plan
- The P's of planning
  - People – Who will be involved and how?
  - Process – How will the plan be developed?
  - Policy – How will the activity operate?
  - Product – What will the plan look like at the end of planning?



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**People:**

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**Who will lead?**

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**Who needs to be at the table for input?**

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**Who needs to approve the plan?**

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**Who will provide support?**

# People

## Planning team members:

- Staff members should be aligned with the organization's goals
- Variety of thought is important. Look for a team that varies in power, personality, and point of view
- Staff members should embrace a new direction. Strategic planning generally brings many changes and the staff needs to be always interested in improvement



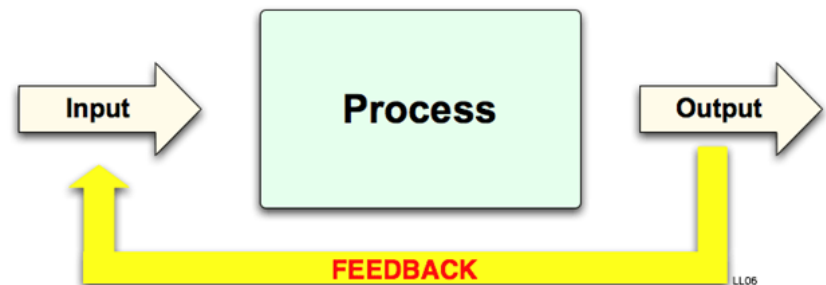
# People

The ***Right People*** might include:

- The board that shapes the initial mission, vision, and values
- A planning group (committee or task force of staff, board, and other stakeholders and experts) to analyze strategic issues and develop the plan
- Stakeholders to provide input and information
- A facilitator/consultant to provide experts guidance
- A writer/editor to ensure the plan is polished

# Process

- How and when will the plan be developed?
- Where will planning take place?
- How often will the planning team meet?
- How will decisions be made?
- How will we know if the plan is feasible?
- How will the plan be implemented?
- How will the community be involved?



# Process

- How will we determine if there is support from stakeholders?
- Customers, employees, board members, and community members
- Generally, anyone who affects the decisions that are made



# Process

Communicating by support buy-in:





- Including stakeholders in the decision-making process increases personal support for plans and goals
- Helps the organization reach a broader consensus on the goals for the future



# Best Practice


Office of Native American Programs

**Case Study for Strategic Planning**



**Pokagon Band of Potawatomi**

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

# Products

- The ***Right Products*** include:
  - The format [shorter is better] and components of the final planning document
  - Mechanisms for communicating the plan to stakeholders
  - Reports that monitor and track plan progress



# Policy



Policy:

- How will the activity be administered?
- What are the eligibility requirements?
- What will be the responsibility of participants?
- How will compliance issues be addressed?
- How are partners involved?

# Procurement Methods

IHBG SPECIFIC	2 CFR 200.320 PROCUREMENT METHODS				
	Micro-Purchases	Small Purchases	Sealed Bidding	Competitive Proposals	Non-Competitive
<ul style="list-style-type: none"> <li>Procurement Exemption below \$5,000</li> <li>Tribal Preference does NOT apply.</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$10,000 or \$50,000</li> <li>No quotes necessary</li> <li>Cost must be reasonable</li> <li>Indian Preference is required</li> </ul>	<ul style="list-style-type: none"> <li>IFB</li> <li>\$10,000 or \$50,000 to \$250,000</li> <li>Award to lowest responsive and responsible bidder</li> <li>Minimum 2 quotes</li> </ul>	<ul style="list-style-type: none"> <li>IFB</li> <li>&gt;\$250,000</li> <li>Award to lowest responsive and responsible bidder</li> <li>Minimum 2 quotes</li> </ul>	<ul style="list-style-type: none"> <li>RFP</li> <li>Most advantageous proposal</li> </ul>	<ul style="list-style-type: none"> <li>Emergency</li> <li>Sole Source</li> <li>HUD approval</li> <li>Lack of competition</li> </ul>

# Planning Phases



## #2 Creating a Vision for the Future

Establishing a vision for the future requires development or review of the following:

- 1) Mission Statement
- 2) Vision Statement
- 3) Organizational Values

# Mission, Vision, Values, and Core Functions

- A clear understanding of the organization's mission, vision, values, and functions provides the basis for analyzing the organization's:
  - **S**trengths
  - **W**eaknesses
  - **O**pportunities
  - **T**hreats
- This is referred to as a SWOT Analysis.

# Organization's Mission

- The mission communicates values, purpose, and direction to employees, customers, and other stakeholders.
- It answers the questions:
  - What is your organization's purpose?
  - Why does your organization exist?
- All members of the organization should be able to express the mission.

# Mission

## Define your Purpose or Mission:

- Mission statement identifies purpose and primary, measurable objectives and values of the organization

## What we do for whom:

- A mission statement may need to be revised if an organization goes through major changes



# Sample Mission Statements

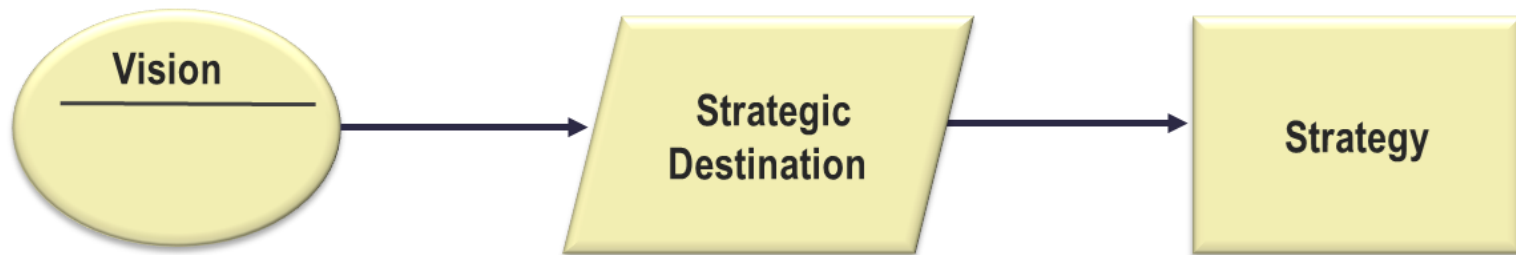
- **HUD:** The mission of the U.S. Department of Housing and Urban Development is to foster strong communities by supporting access to quality, affordable housing, expanding the housing supply, and unlocking homeownership opportunities for the American people. The Department is committed to furthering the promise of self-sufficiency in every American while promoting economic development to revitalize rural, Tribal, and urban communities across the country.
- **AMIHA:** 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.



# The Vision Statement

- Is inspirational and aspirational
- Presents an image of the ideal state the organization wishes to achieve
- Stretches the organization's capabilities and image of itself
- Gives shape and direction to the organization's future
- Answers the questions:
  - What do you hope for your customers?
  - Where is the organization headed?
  - If all strategic goals are achieved, what will the organization look like in the future?

# Vision Statement



A strategic destination statement is more helpful for execution.

# Sample Vision Statements

**Osage:** We will be a strong, proud, resilient, and enduring sovereign nation.

# Values

Like mission and vision statements, organizational values should be:

- Intentional
- Thoughtful
- Unique to the organization
- Genuine

# Creating your Vision for the Future

## Identifying Core Values:

- Beliefs or principles that never change
- Ethical foundation
- Priorities
- All decisions that are made must agree with these values



# Organizational Values

- Help the organization determine what is right, wrong, and important
- Make clear how the organization will value its customers, staff, board members, and other stakeholders
- Determine how an organization will pursue its purpose
- Guide the behavior of the organization's members

# Organizational Values

Will appear within:

- The mission and vision statements
- The goals
- Policies and operational areas
- They will guide priorities, decisions, and actions.

# Take Care!

Values that are not clear or consistently applied set the stage for:

- Sets of potentially competing values
- Unclear and assumed expectations
- Damaged credibility of managers who do not reflect or enforce the values



# Sample Core values

**Osage:** Spiritual strength, pride for our heritage, justice, fairness, compassion, and respect for and protection of child, elder, all fellow beings, and self

# Identify the Core Functions

Organizations should periodically review and update core functions to ensure they are:

- Current and include what the organization does and excludes what the organization no longer does
- Competitive and consistent with changes in the market, technology, and political and regulatory environments

Core Functions collectively:

- Represent the full range of services, products, and resources that an organization provides to its customers
- Reflect mission, vision, and values in action

# Identify the Core Functions

Defining the organization's core functions, answers these questions:

- What line of business is the organization in?
- What categories of services does it provide and to whom?

Organization mission, size, and complexity will influence:

- The number and type of core functions
- Whether the functions are broken down by discrete program areas or encompass functions across larger areas of the organization

# Identify the Core Functions

Core functions should provide three strategic advantages:

- 1) Bring the potential for accessing its ideal market
- 2) Add a distinguishable customer benefit/value
- 3) Be difficult/costly for a competitor to imitate

The core functions of a housing entity or housing department will likely be tied very closely to NAHASDA and the allowable activities.

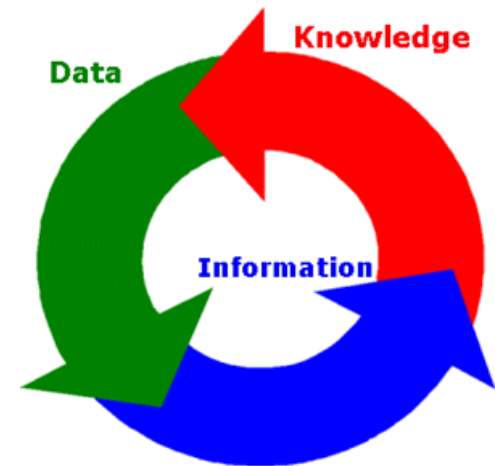
***Identify key actions to achieve mission objectives.***

# Planning Phases



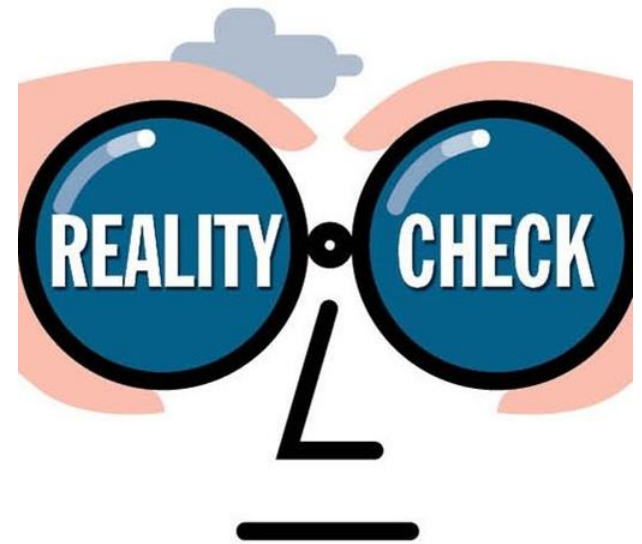
# #3 Data Gathering & Analysis

- Develop a greater understanding of your vision
- Understand strengths, weaknesses, opportunities, and threats to your vision
- Look ahead for opportunities and new challenges
- Evaluate the feasibility of realizing the vision
- Identify competing ideas and priorities
- Develop initial list of resources and partners



# Data Gathering And analysis

- Without data, it's easy to fudge your reality. Data keeps your planning process grounded in reality.





# Types of Data



Quantitative



Qualitative

# Quantitative

- Programmatic Outcomes
- Financial Performance
- Fund Development Metrics
- Tenant Wait Lists
- Resident Incomes
- Operating Subsidies



# Qualitative

- Stakeholder Interviews
- Survey Results
- Charette Feedback
- SWOT
- PESTEL
- Gap Analysis



# Best Practice

Office of Native  
American Programs



## Case Study for Strategic Planning



### Pokagon Band of Potawatomi

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Pokagon Band of  
Potawatomi Indians  
Strategic Plan

# Data Gathering and Analysis

Begin by identifying the data needed to:

- Inform decision making
- Gain insight about the population you wish to serve
- Learn about the programs you are considering

Sources of Data – Internal:

- Any data taken from within the organization

# Internal Sources – Housing Data

Your housing program is great source of data for develop housing plans:

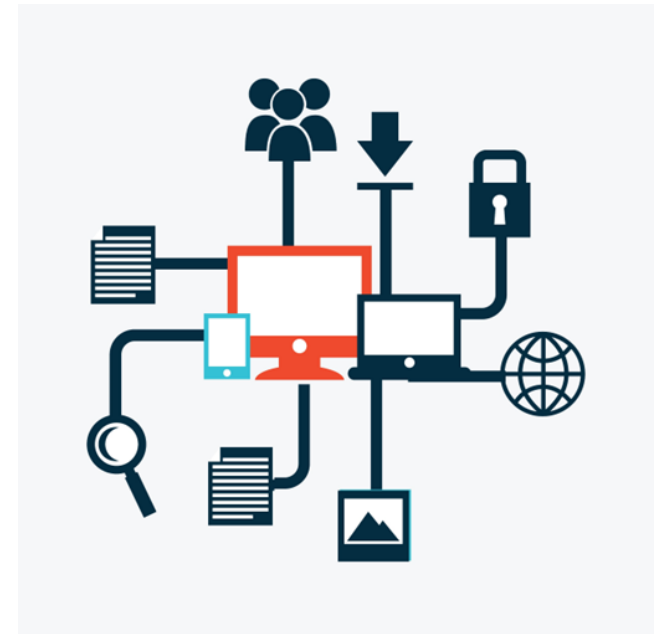
- Who are you serving?
- What does it cost to serve them?
- What do families pay to participate in your programs?
- What is the demographic and income data for participating families?
- What are the demographic and income data trends for participating families?
- What are the changes you are seeing in your service area?

# Housing Data for Decision Making

- What are the changes you are seeing in your service area?
- Who are you not serving that need housing assistance?
- What type of assistance do they need?
- What is the availability of various housing types?
- What are the local job and economic trends?
- Identify blighted and hazardous areas?
- Identify desirable areas for housing development due to availability, infrastructure, and location.

# External Sources of Data

- Census Bureau
- <https://www.census.gov/about/partners/cic/resources/data-links/aian.html>
- <https://www.census.gov/aian/?#>
- Market Study





# Best Practice

Office of Native  
American Programs



## Case Study for Strategic Planning

### Penobscot Nation

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Penobscot Nation  
Housing  
Department's  
**Elder Homes  
Project**



# Sources of Data – Market Study

- Analyzes market demand for a product/services
- Analyzes location, demand, and competition
- Usually conducted by a third party



# Sources of Data – Surveys

- Goal – to solicit feedback from interested parties
- Data collected from participants taking a survey
- Usually there is a target audience
- Can be distributed online, by phone, or face-to-face. Online lets you reach a larger audience but face-to-face provides more honest results
- Survey can be conducted in-house or through a third party



# **DATA GATHERING AND ANALYSIS**

Sources of Data – Community Meetings



# **DATA GATHERING AND ANALYSIS**

Sources of Data – Partner Service  
Providers such as...

# Data Gathering and Analysis

## Sources of Data:

- Consider options for creating data if existing sources are insufficient
- If additional resources are needed, consider contracting for data collection services through RFP process.

## Data Source Selection:

- Available
- Value-Added
- Customizable
- Understandable
- Obtainable

# Gap Analysis

**Gap Analysis** is an objective assessment of what resources and capacity is needed to successfully complete a project compared to the resources and capacity currently available.

*When Gaps are identified, planning for how the Gaps will be filled is necessary to ensure the success of the project.*

# Typical GAPS

- Finances
- Technical Resources
- Management Controls
- Land
- Infrastructure
- Staff Resources
- Policies
- Procedures
- Essential Partnerships
- Operating Funds



# Best Practices

- ***BEFORE YOU CAN UNDERSTAND WHERE YOU ARE GOING YOU NEED TO KNOW WHERE YOU ARE***
- Identifying capacity gaps is a critical component of planning
- Only when capacity gaps are identified can they be filled
- TIP! Capacity gaps can be filled through hiring, training, and contracting



# Feasibility Assessment

- Feasibility assessment is an ongoing process to evaluate the likelihood of the success of an endeavor
- Feasibility is dynamic. Internal and external conditions changes may impact feasibility



# Feasibility Assessment

- Identify critical feasibility factors as part of the planning process to ensure they are addressed
- Verify the activity is feasible prior to making commitments

**Planned activities may need to be suspended until critical feasibility factors are resolved**

# Assessment Tools

- Assessment Tools are planning aids
- Assessment Tools assist planners in making a comprehensive evaluation of planned activities
- The SWOT and PESTEL Assessment Tools are commonly used to assess different factors which will impact a planned activity

# PESTEL Analysis

P	E	S	T	E	L
Political	Economic	Social	Technological	Environmental	Legal
<ul style="list-style-type: none"> <li>• Government policy</li> <li>• Political stability or instability overseas</li> <li>• Foreign trade policy</li> <li>• Tax policy</li> <li>• Labor laws</li> <li>• Terrorism and military considerations</li> <li>• Environmental laws</li> <li>• Funding grants and initiatives</li> <li>• Trade restrictions</li> <li>• Fiscal policy</li> </ul>	<ul style="list-style-type: none"> <li>• Economic Growth</li> <li>• Interest Rates</li> <li>• Exchange rates</li> <li>• Inflation</li> <li>• Disposable income of consumers</li> <li>• Disposable income of businesses</li> <li>• Taxation</li> <li>• Interstate taxes</li> <li>• Wages rates</li> <li>• Financing capabilities</li> </ul>	<ul style="list-style-type: none"> <li>• Population growth</li> <li>• Age distribution</li> <li>• Health consciousness</li> <li>• Career attitudes</li> <li>• Customer buying trends</li> <li>• Cultural trends</li> <li>• Demographics</li> <li>• Industrial reviews and consumer confidence</li> <li>• Organizational image</li> </ul>	<ul style="list-style-type: none"> <li>• Producing goods and services</li> <li>• Emerging technologies</li> <li>• Technological maturity</li> <li>• Distributing goods and services</li> <li>• Target Market</li> <li>• Communication</li> <li>• Potential Copyright infringements</li> <li>• Increased training to use innovation</li> <li>• Potential Return on Investment (ROI)</li> </ul>	<ul style="list-style-type: none"> <li>• The decline of raw materials</li> <li>• Pollution and green house gas emissions</li> <li>• Promoting positive business ethics and sustainability</li> <li>• Reduction of their carbon foot print.</li> <li>• Climate and weather</li> <li>• Environmental Legislation</li> <li>• Geographical location (and accessibility)</li> </ul>	<ul style="list-style-type: none"> <li>• Health &amp; Safety</li> <li>• Equal Opportunities</li> <li>• Advertising Standards</li> <li>• Consumer Rights and laws</li> <li>• Product Labeling</li> <li>• Product Safety</li> <li>• Safety Standards</li> <li>• Labor Laws</li> <li>• Future Legislation</li> <li>• Competitive Legislation</li> </ul>

# SWOT Analysis

SWOT Analysis is an objective identification of:



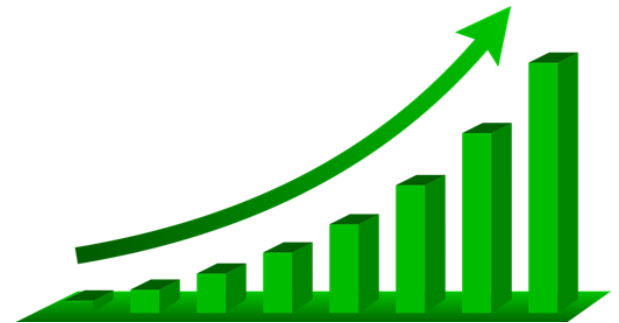
# If the Data Says NO

- Costs increase as planning progresses
- If the strategic vision does not appear viable at the current time, move on. You can always come back to it in the future
  - Barriers
  - Lack of support
  - Higher priorities
  - Capacity issues



# If the Data Says YES

- Costs increase as planning progresses
- If the strategic vision appears viable and has sufficient support of the leadership, partners and the public it is time to begin work on Planning Phase 4 - PLAN DEVELOPMENT.



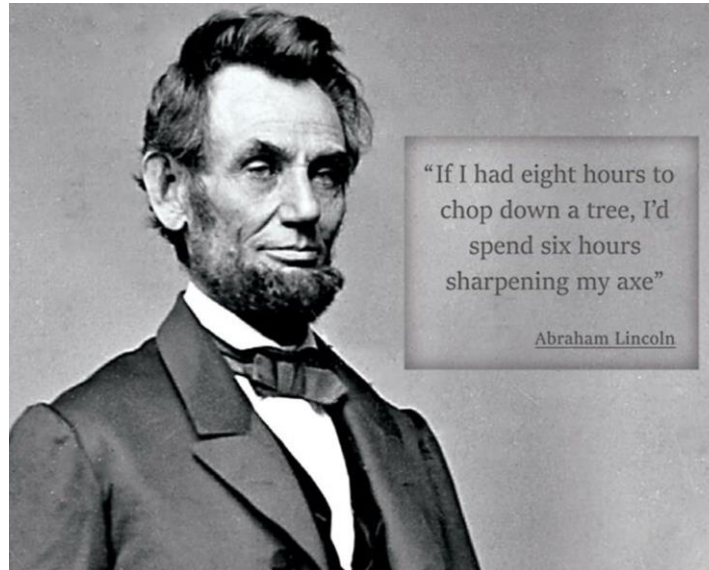


# Planning Phases



# #4 Plan Development

- Determining the path to realizing the Strategic Vision in the most efficient and effective a manner



"If I had eight hours to  
chop down a tree, I'd  
spend six hours  
sharpening my axe"

Abraham Lincoln

# ***Who* Develops the plan**

In developing the written plan, the group might:

- Draft each section (mission, SWOT, strategies) as it is completed
- Use a writer to polish the draft and write the executive and organizational summaries
- Enlist others to edit and format the document
- Set aside time and identify the process for reviewing, commenting on, and approving
- Work with the writer to incorporate comments and edits and finalize the plan

# Elements of a Plan

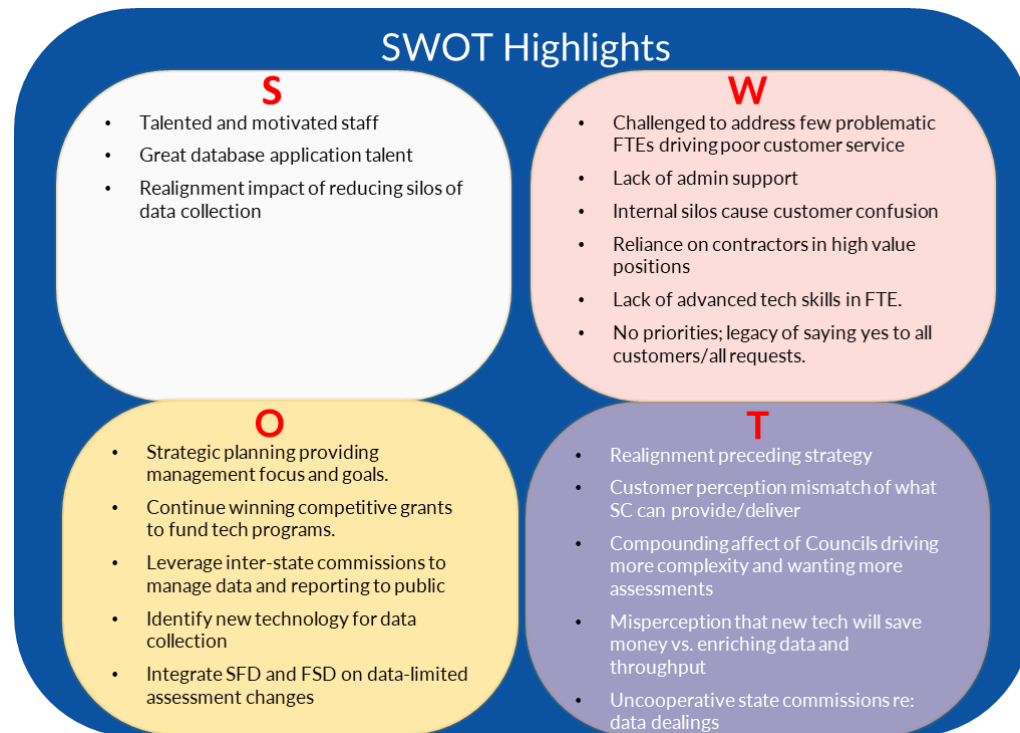
- Background: Mission, Vision, Data, SWOT
- Goals
- Strategies and Tactics
- Timetables
- Responsible Parties/Leads
- Measures

# Critical Issues

***Critical issues*** are ultimately the most important issues to address during the planning process:

- SWOT might yield several issues an organization might consider for the planning process
- Critical issues analysis helps the planning group whittle the list down to a manageable number of issues
- The group might consider two or more rounds of review to reduce the list

# Sample SWOT Analysis



# Critical Issues

For ***the First Cut of Critical Issues***, the group might ask the following of each issue:

- Is it high stake (i.e., the impact of not addressing the issue is too great to avoid)?
- Will it require intensive attention that routine activities cannot satisfy?
- Does it point to where the organization should be (or where it should be going)?
- Is it within your control to change (i.e., you have a reasonable chance to influence it)?
- Is there time, money, and expertise to address it?

# Critical Issues

Of the remaining issues, the group might take ***the Second Cut of Critical Issues*** by determining three to five clusters of issues that involve the greatest potential for:

- Harm if not improved
- Risks if left unattended
- Benefits to the organization if addressed

What remains are the critical issues that the plan should address



# Goals

Each Critical Issue on the plan includes one or more broad Goals that should be designed to produce one more of the following results:

- Improve performance (outcomes, quality, or efficiency)
- Reduce or eliminate problems or problem performance
- Increase or add organizational capacity

Establishing Goals/Objectives	
Short-term	<ul style="list-style-type: none"> <li>• Looks at organization's characteristics in the present and how to improve them</li> <li>• Examples: Employee skill sets and attitudes, the condition of production equipment, etc.</li> <li>• All of these are short-term concerns and can be resolved in under a year</li> </ul>
Mid-term	<ul style="list-style-type: none"> <li>• Applies more permanent solutions to short-term problems</li> <li>• The idea is to stop the same short-term problems from continuously reoccurring</li> </ul>
Long-term	<ul style="list-style-type: none"> <li>• Reactions to the competitive situation of the organization in its social, economic, and political environment</li> <li>• Major capital expenditures such as purchasing equipment and facilities</li> </ul>

# Smart Goals

**SMART Goals offer criteria that increase the likelihood of plan effectiveness:**

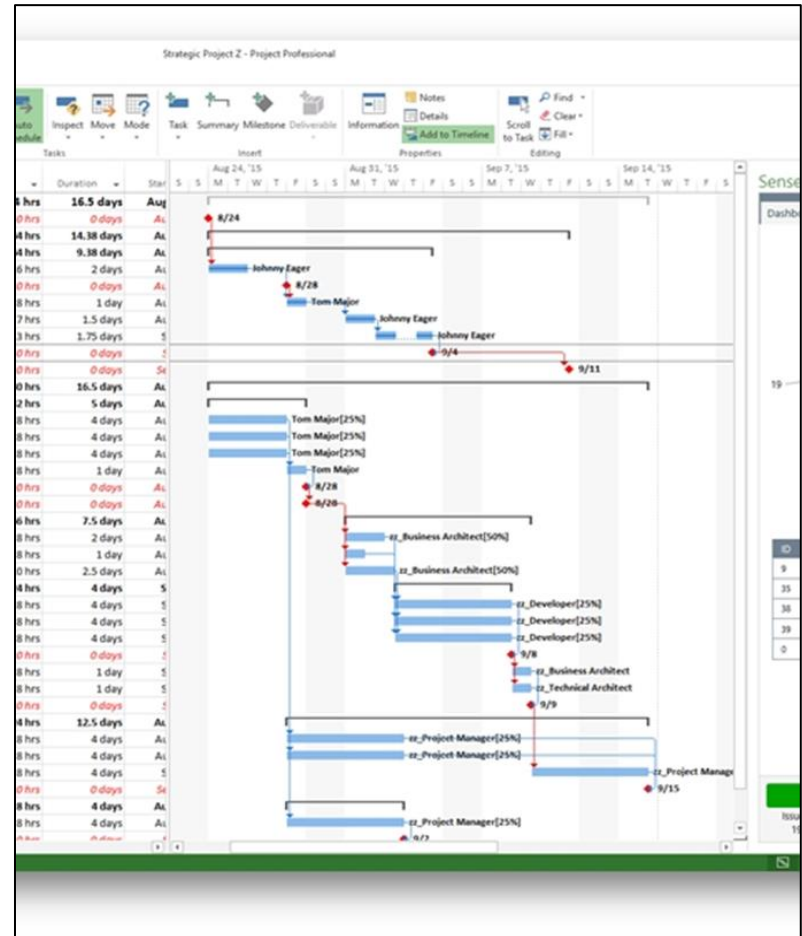
- ***S*pecific** goals are clear, detailed, and target specific areas for improvement
- ***M*easurable** goals are objective and tangible (you can tell when they are achieved)
- ***A*chievable** goals include enough time, money, expertise, and corporate buy-in for strategies to be successfully implemented
- ***R*elelevant** goals are consistent with the organization's values and directly linked to helping achieve the mission and vision
- ***T*imebound** goals include a realistic time frame for completing each strategy of each the goal

# Plan Development

Each goal is accompanied by the following specific elements intended to help the organizational achieve meaningful, cost-effective results in a reasonable time frame:

- Strategies and Tactics
- Timetables
- Responsible Parties/Leads
- Measures

Identify responsibilities  
and timelines



# Plan Development

The Timeline for each strategy should be a realistic projection of how long it will take to complete the actions associated with the strategy such as:

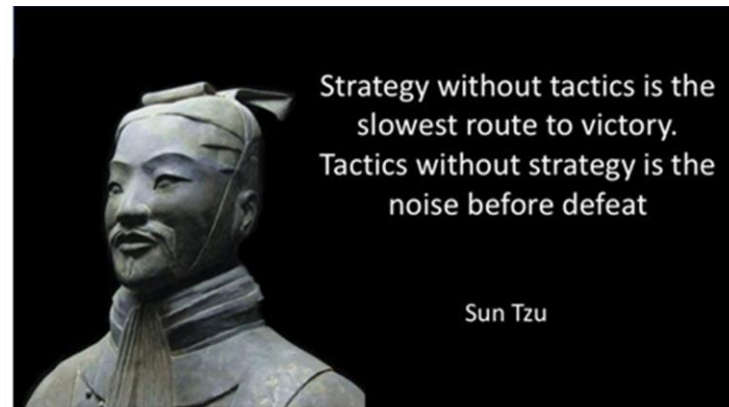
- A certain number of weeks or months
- By a certain date
- Within a certain amount of time following completion of some other action

Across all plan strategies, it should be realistic to complete the actions within the time frame of the overall plan (i.e., 3-5 years).

# Plan Development

**Strategies** are what the organization will do to achieve a particular goal and might be further broken down into Tactics:

- **Strategies** are the general plans the organization hopes to carry out
- **Tactics** are the specific actions or steps required to accomplish the strategy



# Best Practice

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





# Responsible Party/Lead

*Responsible Party/Lead* is the individual who is responsible for implementing, managing, monitoring, and reporting on a specific strategy.

Responsible parties should have sufficient:

- Expertise regarding the topic
- Authority to carry out the strategy
- Time and resources to carry out the strategy successfully

# Measures

*Measures* are the specific changes the organization would like to see as a result of implementing specific plan strategies:

- As a percent or numeric increase (i.e., in desirable performance) or decrease (i.e., in an undesirable condition)
- The amount of time, activity, or satisfaction associated with services or other activities
- The addition (e.g., of a new capacity) or the removal (e.g., of a problem)

Be sure to build in measures and processes to monitor and assess the extent to which the plan is:

- Implemented as designed
- On track
- Yielding the desired results

# Plan Development

1. Describe means for communication and reporting
2. Ensure that the plan has all needed components:
  - Review the goals and make sure the plan aligns
  - Double-check restrictions
  - Make sure the plan is in line with the vision statement, mission statement, and core values
3. Schedule periodic evaluation of the plan and progress



# Plan Development

Ultimately, the planning group will produce a document that includes sections such as:

- An Executive Summary
- Mission, Vision, and Values
- Core Functions
- Organizational Summary (History, Structure and Staffing, Services and Clients, Budget)
- Internal and External Analysis (SWOT and other data sources)
- Prioritized Critical Issues with Corresponding Goals, Objectives, Strategies, Responsible Parties, Measures, and Timetables
- Financial Impact

# Plan Development

---

## Step 1

## Define the Project

- Critical Issues
- Measurable Objectives
- Start and End Date
- Financing

# Best Practice

- Planning is needed for the occupancy and operation of a new project
- Prepare the people who will occupy the housing as you develop the housing for occupancy
- **TIP!** Through planning and coordination, occupancy of the new housing should begin immediately upon completion



# Best Practice

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



# Plan Development

---

## Identify Tasks and How Work will be Accomplished

### Step 2

- Environmental Review
- Land
- Procurement
- Construction
- Infrastructure
- Reporting
- Contracting
- Inspections
- Design
- Soil Testing
- Monitoring
- Coordination
- Occupancy



# Plan Development

---

## Step 2

### Identify Tasks and How Occupancy will be Accomplished

- Policy
- Marketing
- Selection
- Participation Agreement
- Staff Training
- Move-in Inspection
- Procedures
- Eligibility
- Counseling
- Admission
- Monitoring
- Participant Training

# Plan Development

---

## Step 2

### Additional Tasks for Homeownership Programs

- Pre-qualification
- Individual Development Account
- Financial Literacy
- Lender Partnership
- Soft Second
- Credit Counseling
- Budgeting
- Down Payment
- Appraisal
- Loan Closing
- Insurance

# Plan Development

---

## Step 3

### **Assign Resources\* to Tasks and Schedule Start & End for Work**

- Use Gantt chart of spreadsheet\* to:
  - List tasks
  - Assign Responsibility
  - Schedule Start Date and Completion Date



Don't be a time manager, be a priority manager. Cut your major goals into bite-sized pieces. Each small priority or requirement is a step on the way to the ultimate goal and becomes a mini goal in itself.

Denis Waitley

# Plan Development

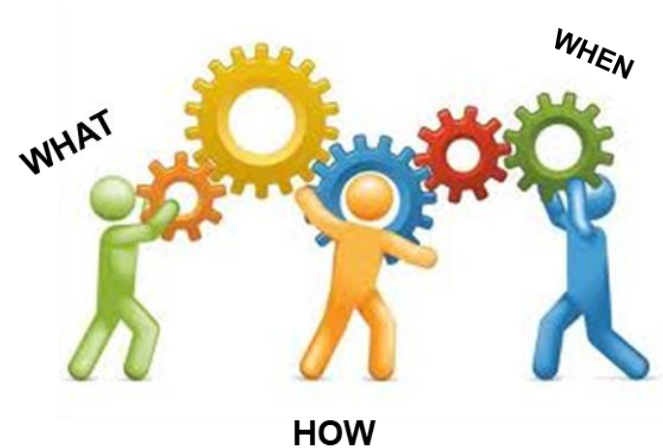
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## Step 4

**Create Budget for all Tasks, Staffing,  
Contracts & Contingencies**

# How Do You Know When You are Prepared to Implement?

- When everyone knows what they are supposed to do!



# The Five “P”s for success

- 1) Prior
- 2) Preparation
- 3) Prevents
- 4) Poor
- 5) Performance



Innovation is only an idea  
until there is a plan to  
implement it.

Jeff Bezos





# Planning Phases



# #5 Plan Roll Out & Implementation

- 1) Tribal Council
- 2) Employees
- 3) Community
- 4) Other Stakeholders

# Best Practice

Office of Native  
American Programs



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



# Pre-Implementation

- Review plan
  - Is it complete?
  - Is it feasible?
  - Does everyone know their responsibilities and time line?
  - Are there capacity issues that need to be filled?
  - Are partners committed and ready?
- Is financing in place?

# Best Practice

Office of Native  
American Programs



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Penobscot Nation  
Housing  
Department's  
Elder Homes  
Project



# Plan Roll Out

- Oversight – Committee/Task Force to oversee the successful roll out of the plan
- Communication Strategy – written plan to distribute and communicate plan goals, implementation, and impacts
- Management Plan – change to ensure stakeholders have bought in to the plan and take ownership of goals and outcomes
- Feedback Loop – establishes communication mechanism to provide continuous feedback to all stakeholders

# Plan Roll Out

## Housing can:

- Post mission statement, vision statement, values prominently on website, walls, and in materials
- Hold a “press conference” to present full plan. Let community know it is available to review
- Provide highlights to key stakeholders

## The board can:

- Determine which strategic initiatives are directly related to governance rather than operations
- Tie governance initiatives to each board agenda
- Include a discussion about strategic direction in each board meeting
- Incorporate relevant strategies in board committee work

# Implementation

Senior leadership can:

- Determine which strategic initiatives are directly related to operations and not governance
- Tie relevant strategic initiatives to management meeting agendas and employee performance reviews

In each year's operating budget, incorporate:

- Resources that will be needed to carry out plan initiatives for the year
- What it will take to obtain and use the resources



# Planning Phases



# #6 Evaluation & Monitoring

- Tasks
- Responsibilities
- Schedule
- Budget
- Oversight
- Risk Management

# Monitoring

Your plan will identify critical milestones to monitor:

- Timing
- Quality control
- Budget issues
- Key staff and partners

# Risk Management

- Risk management begins by making a risk assessment to identify and evaluate risks
- Risk can not be eliminated but Risk can be managed if identified
- To help understand risks ask “What if....?”
- Example:
  - *Copper Creek IHA is planning a new housing development using Force Account. They know a qualified construction manager is necessary for the success of the project. They have confidence in Max as the construction manager who is on staff and has a background as a successful contractor.*
  - What if Max wins the lottery and retires?

# Risk Management

Risk Management Strategy for replacement of Construction Manager:

- 1) Establish record keeping system with internal controls
- 2) Train foreman to be temporary acting construction manager
- 3) Discuss candidates for construction managers with the project architect to quickly fill the position with a qualified person if necessary

# Evaluation and Monitoring

- Monitor progress
  - Implemented as designed?
  - On track?
  - Yielding the desired results?
- Adjust plan as necessary to ensure it is an effect management tool
- Identify how each change affects other components of the plan
- Hold people accountable
- Who is responsible for monitoring, compiling, and reporting?
- When does monitoring take place?
- How will adjustments be determined?

# Evaluation and Monitoring

- If the goals are SMART, evaluation and monitoring progress should be straightforward because the following should be clear:
  - What should change
  - To what extent
  - By when
- Schedule brief weekly team meeting to monitor progress
- Follow up on issues in problem focused meetings with appropriate staff
- Communicate with leadership
- Celebrate success along the way!

# Best Practice

Office of Native  
American Programs



## Case Study for Strategic Planning

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





# Budget Monitoring

- Get budget control reports monthly
- Compare budget to expenditures
- Were cost estimates accurate?
- Are contingency funds adequate?
- Compare expenditures to progress for the activity to inform determination if the budgeted amount is sufficient

# Evaluation and Monitoring

Strategy updates and reports might call for:

- The responsibility party/lead for each strategy to update report sections regarding their respective strategies
- One person to coordinate the overall update/report

Examples of reports include:

- Dashboard reports on the status
- Spotlight reports
  - Green for strategies that are on target
  - Yellow for strategies behind schedule
  - Red for strategies with serious problems

Reports might consist of:

- Weekly, monthly, quarterly reports on activities for that time period
- Semi-annual reviews during management and/or board meetings
- Comprehensive reviews at annual board/staff meetings/retreats

# Feedback Loop



# Sample Strategic Plan:

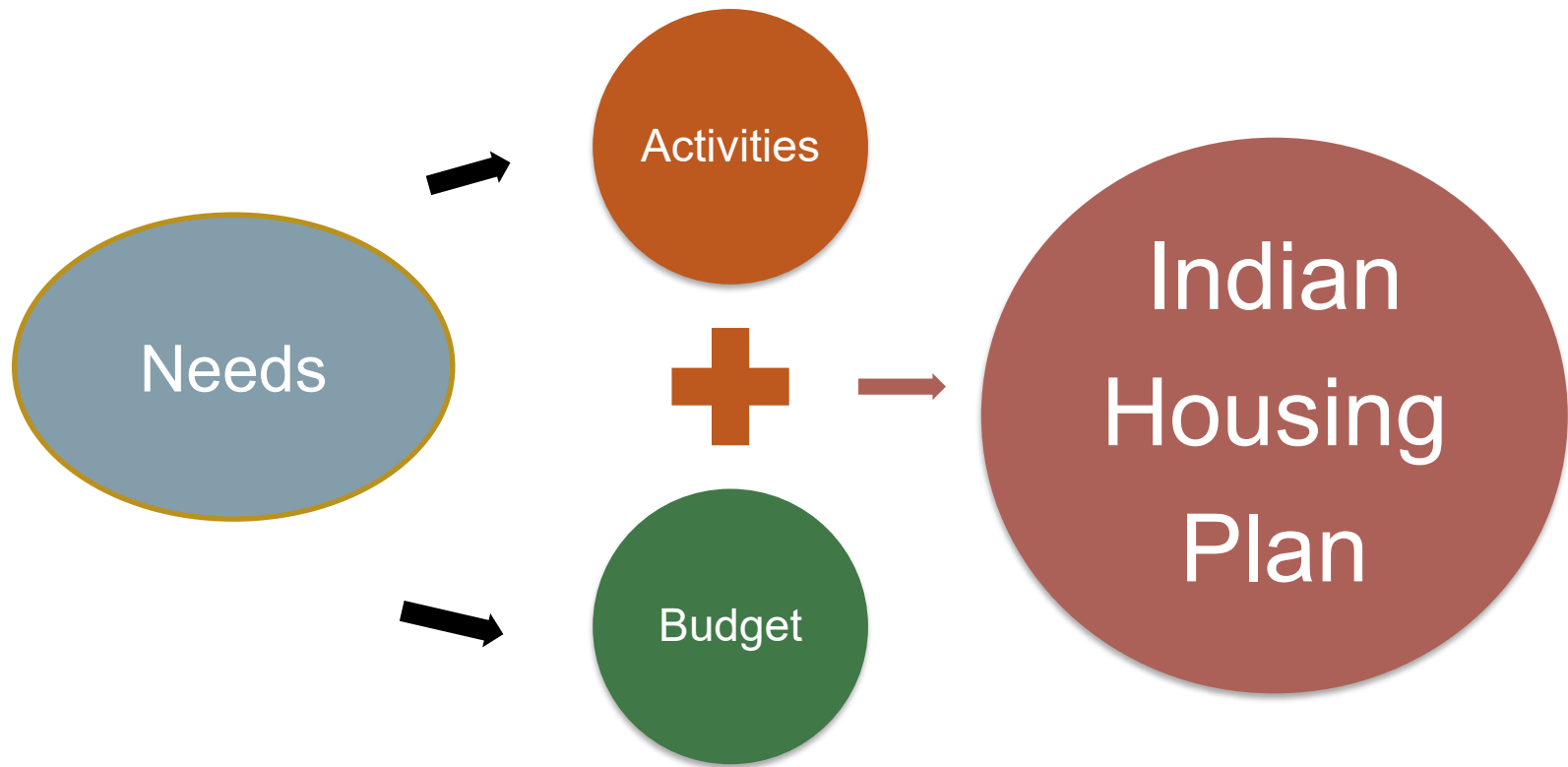
## City of Tallahassee, Florida



TWO THOUSAND TWENTY FOUR

# What is an Indian Housing Plan?

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# Indian Housing plan

- To receive the annual Indian Housing Block Grant (IHBG), the recipient must submit their Indian Housing Plan (IHP) 75 days prior to the beginning of its Fiscal Year
- The IHP is prepared by completing HUD Form 52737
- IHP reports on anticipated availability of funds & planned uses of funds for the up-coming Program Year

# Indian Housing plan

- IHP includes descriptions and budget amounts for all IHBG activities and expenditure planned for the recipient's upcoming year
- Use of funds is limited to the activities included in the IHP
- IHP applies to one 12-month period and is not applicable to past or future periods
- IHBG that are unspent at the end of the year are rolled into the next year for use



# Indian Housing plan

- The maximum expenditure for Administrative and Planning costs is based on the amount of the grant or expenditures:

## Planning & Administration Spending Cap

<b>\$500,000 or less</b>	<b>30%</b>
<b>More than \$500,000</b>	<b>20%</b>

# Administrative and Planning Expenses

- Reference Notice PIH 2014-15
- Overall administration and management
- Monitoring & evaluation
- IHP & APR preparation
- Formula challenge preparation
- Development of a comprehensive housing strategy or a community development plan

# Administrative and Planning Expenses

Recipients have the option of expensing overhead and administrative costs directly related to carrying out affordable housing activities, programs and projects to:

1. Administration and Planning, or
2. As a direct cost to the affordable housing activity

- ★ To effectively manage your programs and projects you need cost and performance data
- ★ By collecting data for each individual activity, cost and output data for activities can be compared
- ★ Cost and performance data enables managers to perform cost/benefit analysis

**TIP!** If a recipient chooses to charge the direct administration costs of an affordable housing activity as administrative and planning, the cost of developing or operating the activity will be understated



# IHBG Budgeting Considerations

- Classify planning activities:
  - Costs for developing the comprehensive housing strategy or community development plan must be expensed to Planning and Administration
  - Costs for planning affordable housing activities may be expensed as a direct housing activity cost if the activity is included in the IHP

# IHBG Budgeting Considerations

- The IHP reflects activities, performance goals and expenditures for one program year
- The HUD-approved IHP provides budget authority for the designated activities for one program year
- The list of tasks and schedule developed for your plan is a template for future IHPs

# IHBG Budgeting Considerations

It is critical to plan and budget for the implementation of all plan components:

- Construction: the most expensive component of a plan but the success of the activity relies on other factors as well
- Occupancy: Recruiting, qualifying, selecting and preparing suitable families
- Administration: Staff training, development of policies and procedures
- Partnerships: Building and defining partnerships which will support the housing activity

# IHBG Budgeting Considerations

Planning for operations are as important as planning for development:

- Estimate operating income and expenditures
- Determine subsidy funding needed annually for the sustainable operation of the activity
- If IHBG is used for financing operations the activity must be incorporated in the IHP annually



# IHBG Budgeting Considerations

IHBG is an excellent funding source for leveraging and gap financing because:

1. The use of the funds for affordable housing activities is very flexible
2. The funds are provided annually
3. They can be used as a match for other funding courses
4. They can be partnered with loans and programs

# Title VI Loan Guarantee Program

Financing up to 5 times the annual needs formula allocation

Up to 20-year repayment

Can be used for any NAHASDA activity

Excellent source of construction financing

The screenshot displays the HUD.gov website with the following content:

- Navigation Bar:** SECRETARY OF HUD, WHAT WE DO, PRESS ROOM, HUMANS OF HUD, and a search icon.
- Secondary Navigation:** PHH HOME, ABOUT PHH, PHH ONE-STOP TOOL, PUBLIC HOUSING, OPERATING FUND, CAPFUND, INDIAN HOUSING, MORE.
- Breadcrumbs:** Home / Program Offices / Public and Indian Housing / Indian Housing's Office of Native American Programs (ONAP) / Homeownership - Indian Housing / Title VI Loan Guarantee Program - Homeownership - Indian Housing.
- Main Image:** A photo of a ribbon-cutting ceremony with a red ribbon and balloons.
- Section Header:** **Yank Tribe of the Yank Reservation**
- Text:** In 2012, new Title VI loan guarantees totaling \$6.7 million enabled the Yank Indian Housing Authority to build 28 new homes and construct 20 apartments to provide safe and affordable housing for local students.
- What's New:** **NOTICE:** Office of Loan Guarantee Issues FY 2019 Year-End Closedout Date.
- Jump to:** Program Overview, Authorization, Purpose, Benefits, How Does Title VI Work.
- Related Information:** Title VI Application Process, Map of Title VI Loan Activity, Program Benefits, Housing Financing to Indian Country: Spotlight on HUD's Title VI Program, Success Stories, Program Contacts, Resource Library, Frequently Asked Questions.
- Useful Links:** Office of Native American Programs, National Directory of Tribes and DHEAs, Code of Federal Regulations (CFR).
- TRIBAL HOUSING ACTIVITIES LOAN GUARANTEE PROGRAM (TITLE VI)**
- Program Overview:** Title VI is an effective public investment tool that HUD offers to federally recognized tribes and Tribally Designated Housing Entities (TDHEs). It provides an additional source of financing for affordable tribal housing activities. It may be used to:
  - Create new housing
  - Rehabilitate housing
  - Build infrastructure
  - Construct community facilities
  - Acquire land to be used for housing
  - Prepare architectural & engineering plans
  - Fund financing costs
- Take a look at the Success Stories section to see projects that used Title VI financing.**
- Authorization:** The Title VI Loan Guarantee Program is authorized by the Native American Housing Assistance and Self-Determination Act of 1996, as amended (25 U.S.C. 4101 et seq.), (NAHASDA), in accordance with the Code of Federal Regulations at 24 CFR Part 1003. NAHASDA and the regulations also authorize the Indian Housing Block Grant Program (IHBCG). The requirements of NAHASDA and the regulations apply to all projects using Title VI financing.
- Purpose:** The purpose of the Title VI loan guarantee is to assist IHBCG recipients (borrowers) who want to finance additional grant-eligible construction or development at today's costs. Tribes can use a variety of funding sources in combination with Title VI financing, such as low-income housing tax credits. Title VI loans may also be used to pay development costs. Due to the flexibility of the Title VI program, tribes can structure their loans to meet the requirements of their project and negotiate a variety of repayment terms with the lender. Loan terms can range up to 20 years, and payments may be made monthly, quarterly, or annually. Additionally, interest rates can be fixed, adjustable or floating, and are based on an index.
- Benefits:** Title VI loans benefit tribes and lenders. Tribes benefit by building more housing at today's costs and using the loan to leverage additional funds from other sources. Improved financial services from lenders permit flexible financing terms. Additionally, tribes are not required to use land as collateral for loans. Likewise, lenders benefit from administering Title VI loans. Some of these benefits include: limited risk exposure, reduced costs, increased loan marketability, and improved opportunities to market financial services and credit towards meeting community reinvestment goals.
- How Does the Title VI Loan Guarantee Program Work?** A tribe/TDHE uses IHBCG funds to leverage additional funds to finance affordable housing activities, so that it can undertake larger projects and build at today's costs. This leverage is created by pledging the need portion of the tribe's annual IHBCG grant and the project's income as security to HUD in exchange for a Title VI loan guarantee. In turn, HUD provides a 50% guarantee of outstanding principal, plus accrued and unpaid interest as collateral to the lender. The lender then provides the financing to the tribe. Although a tribe/TDHE pledges the need portion to HUD, the funds are not obligated. A tribe/TDHE may use the need portion for completion of the project, other eligible grant activities, or to repay the loan. The maximum guarantee amount that a tribe/TDHE can borrow is approximately five times the need portion. A tribe/TDHE may have one or more Title VI loans, but the combined total may not exceed the maximum guarantee amount. Click here. A tribe/TDHE must repay to Title VI loan. However, the repayments may be stretched to 20 years. As the amortization period increases, the annual debt service payments decrease. If a tribe/TDHE fails to repay the debt and a default is declared, HUD will make the loan payments to the lender. HUD will then seek reimbursement from the borrower's pledged funds. Click here.

# Section 184 Home loan guarantee Program

Eligible borrowers include Tribal members, Tribes, and TDHEs

Can be used for Trust and Fee-Simple Lands

Can be used for new construction and acquisition

Lower cost loans without credit score requirements

The screenshot shows the HUD.gov website for the Section 184 Indian Home Loan Guarantee Program. The header includes the HUD logo and navigation links. The main content area features three images: 'For Borrowers', 'For Tribes and TDHEs', and 'For Lenders'. A yellow box highlights the 'Section 184 Loan Guarantee' update from October 6, 2019, stating that the Office of Loan Guarantee has started processing Section 184 program requests for fiscal year 2020. Below this, the 'Program Overview' section explains the program's purpose and eligibility. The 'How Section 184 Works' section details the application process. The 'Eligible Borrowers' section lists eligible groups. The 'Native Homeowners' section mentions access to homeownership loans. The 'Eligible Areas' section includes a map of the United States showing approved areas. The 'Lender Participation' section lists participating lenders. The 'Resources' section provides links to additional information.

**Section 184 INDIAN HOME LOAN GUARANTEE PROGRAM**

**For Borrowers** **For Tribes and TDHEs** **For Lenders**

**Section 184 Loan Guarantee**  
October 6, 2019  
The Office of Loan Guarantee has started processing Section 184 program requests for fiscal year 2020. OLG anticipates your patience during the annual program rollout and is diligently working to address all outstanding requests. Title VI and Section 184(a) is scheduled to open by October 14, 2019.

**Program Overview**  
The Section 184 Indian Home Loan Guarantee Program is a home mortgage product specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. Congress established this program in 1982 to facilitate homeownership and increase access to capital in Native American communities.

With Section 184 financing borrowers can get into a home with a low down payment and flexible underwriting. Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance.

Section 184 is synonymous with home ownership in Indian Country.

**How Section 184 Works**  
The Office of Loan Guarantee within HUD's Office of Native American Programs, guarantees the Section 184 home mortgage loans made to Native borrowers. The loan guarantee assures the lender that its investment will be repaid in full in the event of foreclosure.

The borrower applies for the Section 184 loan with a participating lender, and works with the tribe and Bureau of Indian Affairs if leasing tribal land. The lender then evaluates the necessary loan documentation and submits the loan for approval to HUD's Office of Loan Guarantee.

The loan is limited to single-family housing (1-4 units), and fixed-rate loans for 30 years or less. Neither adjustable rate mortgages (ARMs) nor commercial buildings are eligible for Section 184 loans. Maximum loan limits vary by county. Click on the link below for the most current loan limits.

- Section 184 - Maximum loan limit by county (Effective July 11, 2019)

By encouraging lenders to serve Native communities, Section 184 is increasing the marketability and value of the Native assets and strengthening the financial standing of Native communities.

**Eligible Borrowers**

- American Indians or Alaska Natives who are members of a federally recognized tribe
- Federally recognized Indian tribes (Complete List as of 12/31/2019)
- Tribally designated housing entities
- Indian Housing Authorities

**Native Homeowners** can access homeownership loans through the Section 184(a) Program.

**Eligible Areas**  
Loans must be made in an eligible area. The program has grown to include eligible areas beyond tribal trust land. Click on the links below to determine participating States and counties across the country.

**Section 184 Approved Counties by State**

**Lender Participation**  
Borrowers must apply with a HUD-approved Section 184 lender. Approved lenders are listed below.

- Participating Lenders
- Participating Tribes

**Resources**  
Additional homebuyer resources, including homebuyer classes, can be found at [www.hud.gov/courtselling](http://www.hud.gov/courtselling).

Tribal Leaders Handbook on Homeownership (7/2018)  
Homeownership Data from the Center for Indian Country Development Reservations Profiles Database (6/2018)  
Alaska Rural Homeownership Resource Guide  
BA Contract Guide for Mortgage Lending (9/2016)

**Contact Us**

- Section 184 Staff Directory
- Toll-free at 1-800-561-9813
- Email [Section184@hud.gov](mailto:Section184@hud.gov)
- Frequently Asked Questions

**What's New**

- Cherokee Nation's Indian Area Expanded to include Part of Arkansas (July 10, 2019)
- Updated Lender Application (July 2019)
- PIH Notice 2019-17 Revised Loan Limits
- Section 184 - Maximum loan limits by county (Revised July 11, 2019)
- Section 184 Consultation
- Tribal Leaders Handbook on Homeownership
- 2017 BA Mortgage Training - Mortgage Tribal Trust Lands

**Resources for...**

- Borrowers - 184 Resources for Native Borrowers
- Tribes - 184 Resources for Tribes and TDHEs
- Lenders - 184 Resources for Mortgage Lenders and CDFIs
- 184 Loans to Get Map
- Approved Counties by State
- 6th Regional Office
- LHO Directory

# Wrap Up Discussion

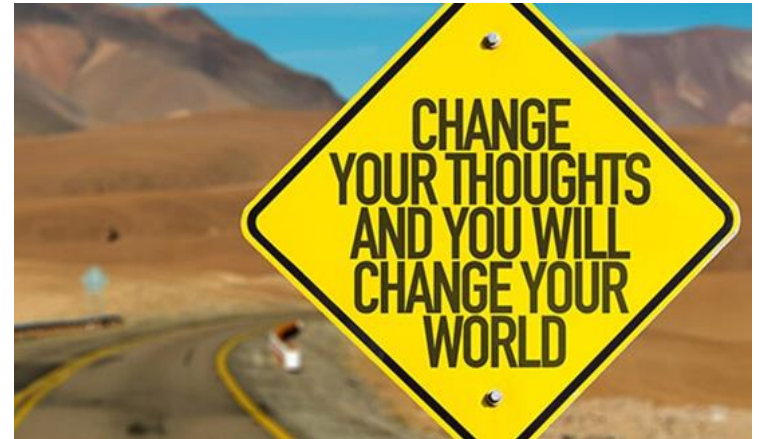


# Strategic Planning Principles

- 1) Strategic Planning is shaped by your values & mission
- 2) Involve everyone in the community in the process
- 3) Keep your process open & share your information
- 4) Keep a record of your planning process
- 5) Use existing information and resources
- 6) Build on existing plans
- 7) Establish goals and measures of success – Be ambitious and realistic
- 8) Success requires persistence and patience
- 9) Celebrate achievement of milestones along the way
- 10) To make it happen, DEMAND respect for the plan

# Change Principles

1. Open up to change
2. Expect it will be hard
3. Find value in other points of view
4. Respond - instead of reacting
5. Recognize limitations
6. Avoid perfection paralysis
7. Do the important first, not last



# Course Summary

- 1) Identify the advantages of creating a strategic plan for IHBG grantees
- 2) Describe the step-by-step process in creating a strategic plan
- 3) Explore sources and uses of data
- 4) Provide essential elements for effective plan implementation
- 5) Share case studies of successful housing efforts based on strategic plans in Tribal communities

**THE KEY TO  
SUCCESS IS  
GETTING  
STARTED!**



# **The end!**

Good luck with you planning!

Questions???



**Thank you!**