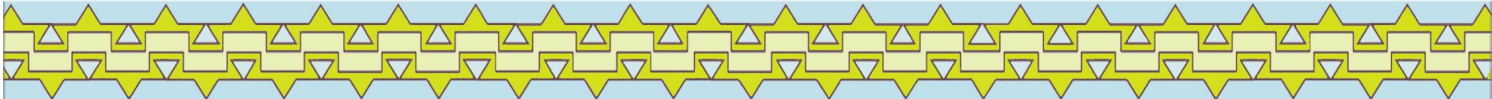




YUROK INDIAN HOUSING AUTHORITY

15540 US HWY 101 North - Klamath, CA. 95548 - PHONE: 707.482.1506 - FAX: 707.482.3117

Newsletter - February 2011



Editor: Kim Mamaradlo - Please submit March articles to the YIHA office by February 20. Thank you!

Volume 3, Issue 1

YIHA BOARD OF COMMISSIONERS

- Betty Brown-Orick
- Wanda Green-North
- Elise Williams- Requa
- Kerri Malloy-South
- Glen Roberts-East
- Eric Pearson-Weitchpec
- Bertha Peters-Pecwan

SPECIAL EDITION



Annual Report 2010

Tey-wo-mehl cha-nor lok-seehl (Happy New Year!)

One of the best ways to start off the New Year is by knowing you survived the old one! It also allows a time for the Board of Commissioners, Executive Director and Staff to reflect on YIHA's past successes and accomplishments as well as future improvements and goals. The February newsletter is dedicated to providing the hard data, facts and figures regarding the services and projects that YIHA has provided,

worked on and completed during 2010. The New Year will also bring the Board of Commissioners together for a week long work session specifically to review, critique and improve YIHA Policies. For the staff, the New Year marks a time to participate in annual safety trainings, re-certifications and skill-building sessions. So once again, we hit the road running... so to speak. Often times when I drive down 101 and pass by the Housing Authority office, I am amused that it looks so quiet and unassuming, but in reality it is an extremely busy entity. Currently the Housing Authority

employs 32 people (84% are Tribal Members) that work together to complete projects located up and down the River and that span throughout Humboldt and Del Norte Counties. YIHA is comprised of five Down-River Departments: Administration, Fiscal, Development, Program Operations, Maintenance, Force-Account and has one field office located in Hoopa which is staffed by Development, Force-Account & Maintenance personnel.

For answers to your Down-River questions call: 707.482.1506.
For Up-River call: 530.625.4785



PROGRAM YEAR IN REVIEW (as of September 21, 2010)

On behalf of the Yurok Indian Housing Authority (YIHA), Board of Commissioners (BOC) and Staff who work to provide affordable housing options to the Members of the Yurok Tribe, we are pleased to present the Annual Housing Report for 2010. We recognize that many Tribal Members take a significant interest in housing issues within our service area, and are happy to provide this report and comprehensive review of the past year's program activities.

YIHA has and continues to purchase land throughout Humboldt and Del

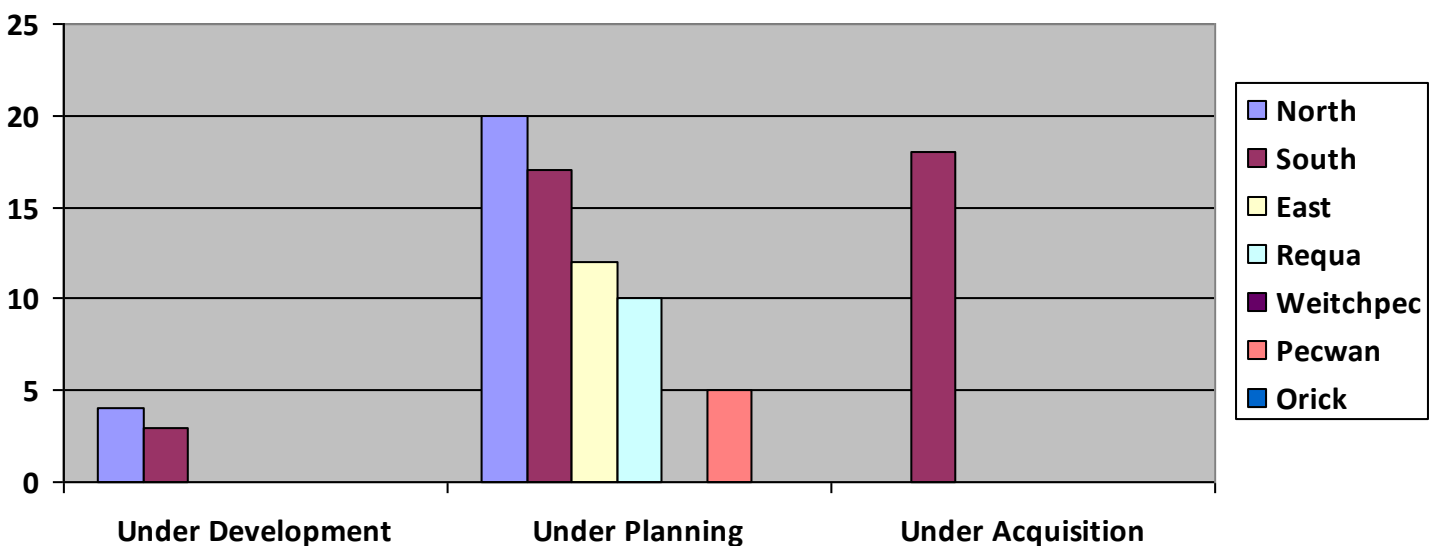
Norte Counties, specifically for future individual home site and sub-division development. In mid August the BOC invited each of the Yurok Tribe's Council Representatives to meet with them and discuss the needs and concerns for their District. The BOC, then took the suggestions and ideas, existing land inventory, preliminary cost estimates and met with a consultant from the National American Indian Housing Council regarding Project Development and Financing. The result is presented below in the THREE YEAR DEVELOPMENT PLAN CHART.

The BOC and Tribal Council have also discussed the obstacles that YIHA faces in regard to providing housing

opportunities for Tribal Members who live or would like to live on the Upper part of the reservation, such as infrastructure and services. Although tribal trust land assignments are available through the Yurok Tribe, through a lease, the constitution only allows the council to commit to a 19-year lease and HUD regulations require a minimum of a 50-year lease. Without correcting the constitutional obstacles the YIHA will need to purchase fee land within the reservation boundaries for development but will still need to address the lack of infrastructure, i.e.: roads, water & sewer. Without the infrastructure YIHA cannot meet HUD's total development cost.

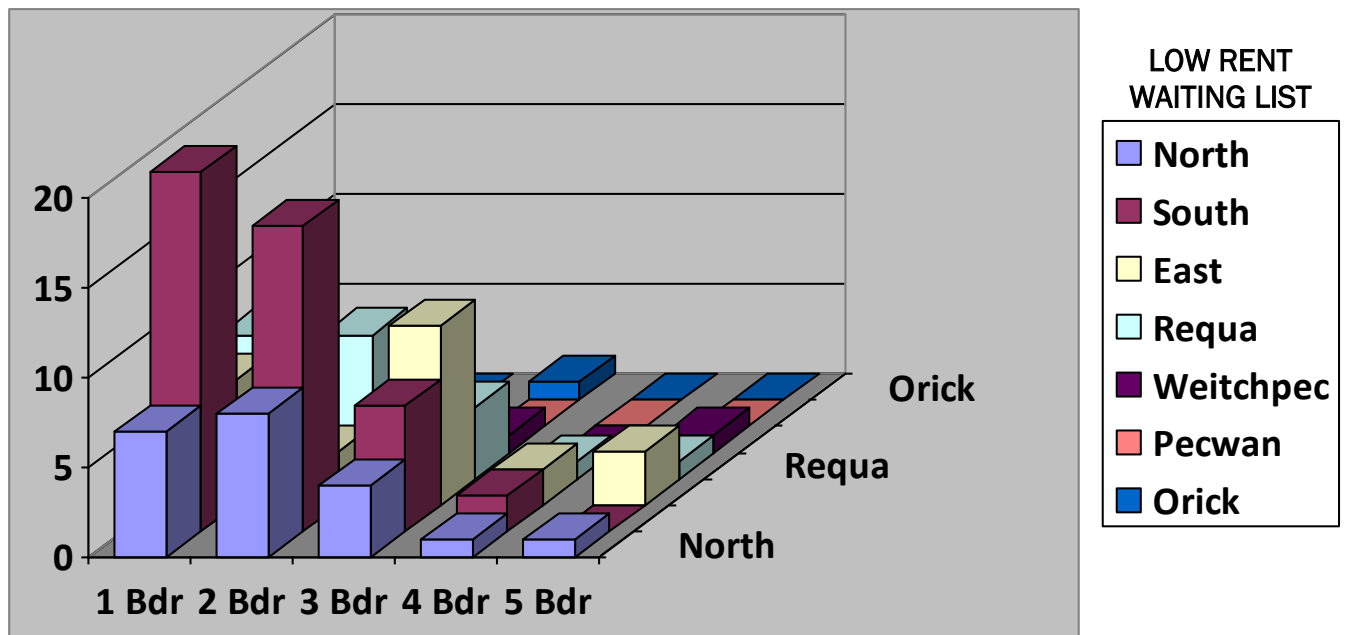
THREE YEAR DEVELOPMENT PLAN

| Future Units | North | South | East | Requa | Weitchpec | Pecwan | Orick | Totals |
|-------------------|-------|-------|------|-------|-----------|--------|-------|--------|
| Under Development | 4 | 3 | 0 | 0 | 0 | 0 | 0 | 7 |
| Under Planning | 20 | 17 | 12 | 10 | 0 | 5 | 0 | 64 |
| Under Acquisition | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 18 |



CURRENT WAITING LIST FOR HOUSING BY PROGRAM AND DISTRICT

| District Waiting List | North | South | East | Requa | Weitchpec | Pecwan | Orick | Totals |
|-----------------------|-----------|-----------|-----------|-----------|-----------|----------|----------|------------|
| Low Rent | | | | | | | | |
| 1 Bedroom | 7 | 20 | 7 | 8 | 1 | 0 | 1 | 44 |
| 2 Bedroom | 8 | 17 | 3 | 8 | 2 | 0 | 0 | 38 |
| 3 Bedroom | 4 | 7 | 10 | 4 | 1 | 0 | 1 | 27 |
| 4 Bedroom | 1 | 2 | 2 | 1 | 0 | 0 | 0 | 6 |
| 5 Bedroom | 1 | 0 | 3 | 1 | 1 | 0 | 0 | 6 |
| TOTALS | 21 | 46 | 25 | 22 | 5 | 0 | 2 | 121 |
| Mutual Help | | | | | | | | |
| 1 Bedroom | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 Bedroom | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| 3 Bedroom | 2 | 3 | 1 | 0 | 0 | 0 | 0 | 6 |
| 4 Bedroom | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| 5 Bedroom | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| TOTALS | 3 | 5 | 1 | 0 | 0 | 0 | 0 | 9 |
| Self Help | | | | | | | | |
| | 0 | 0 | 1 | 1 | 3 | 2 | 0 | 7 |
| Rehabilitation | | | | | | | | |
| | 1 | 4 | 7 | 6 | 1 | 1 | 0 | 20 |



PROGRAM OPERATIONS DEPARTMENT

The Program Operations Department is the gateway to all of the services and programs offered by YIHA. This department is staffed with seven employees: a Department Manager, Intake Clerk, Tenant Relation's Officer, three Maintenance Workers and an East District Office Manager/Maintenance Worker. The main responsibility of this department is to determine Program Service Eligibility and maintain Program Compliance. Housing

Programs include: Federally Subsidized Low-Income Rentals, Mutual-Help, Rehabilitation/Replacement of existing units, Student Rental Vouchers, Down Payment Assistance, and Elder Emergency Assistance. Last year, YIHA had an average annual turnover rate of only 9% which means that we have very few vacancies. Currently there are 157 eligible applicants who can expect to remain on the waiting list for 28 months or more, depending on the requested service. The BOC and Staff is mindful that the Housing Authority assets belong to you

the Yurok Tribal Members and we are doing our best to protect those assets for you, your children and your grandchildren. Enforcement of Policies has proved to be challenging, but is necessary and essential for the well-being of our programs and housing stock. Please take a moment to encourage your Council Representative to honor and uphold YIHA's policies and let them know that you support the enforcement of property care.

YIHA EXISTING HOUSING UNITS IN SERVICE

| Units | North | South | East | Requa | Weitchpec | Pecwan | Orick | Totals |
|-------------|-------|-------|------|-------|-----------|--------|-------|--------|
| Low Rent | 21 | 9 | 1 | 26 | 7 | 1 | 3 | 68 |
| Mutual Help | 11 | 7 | 8 | 13 | 2 | 2 | 1 | 44 |

COMPLETED APPLICATIONS

| Program | Low Rent | Student Voucher | Mutual Help | Down payment |
|------------------------|----------|-----------------|-------------|--------------|
| Applications Processed | 45 | 39 | 4 | 14 |

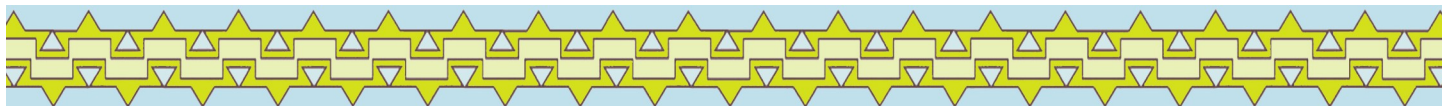
ANNUAL RENTAL SUBSIDY TO TRIBAL MEMBERS

| Average Annual Subsidy per Family | Yearly Costs |
|---|--------------|
| Rental Tenants (Per Unit with no end date) | \$9,416 |
| Student Vouchers (Per student for a maximum of 4 years) | \$3,000 |

ANNUAL HOMEBUYER GRANTS

| Homebuyer Assistance | Mutual Help | Down Payment Assistance |
|----------------------|----------------------|-------------------------|
| Number of Loans | 6 | 14 |
| Number of Persons | 25 | 32 |
| Income Range | \$29,120 to \$70,657 | \$16,631 to \$51,951 |
| Average Income | \$49,889 | \$34,764 |
| Average Assistance | \$255,237 | \$30,764 |
| Mortgage Dollars | \$1,531,425 | \$2,088,365 |

| Maintenance | Work Orders | Unit Turns |
|------------------------|----------------|------------|
| Completed | 433 | 10 |
| Range of Project Costs | \$2 to \$4,620 | |
| Total Project Costs | \$40,574 | |
| Inspections | 67 | |



DEVELOPMENT DEPARTMENT

The Development Department consists of: a Development Director, Project Manager, two Construction Superintendents, Delivery Driver, Landscaper, Procurement/Development Clerk and three Force-Account crew's. The Department began 2010 with 77 projects on their Project Management List and to date, has successfully completed 61. They

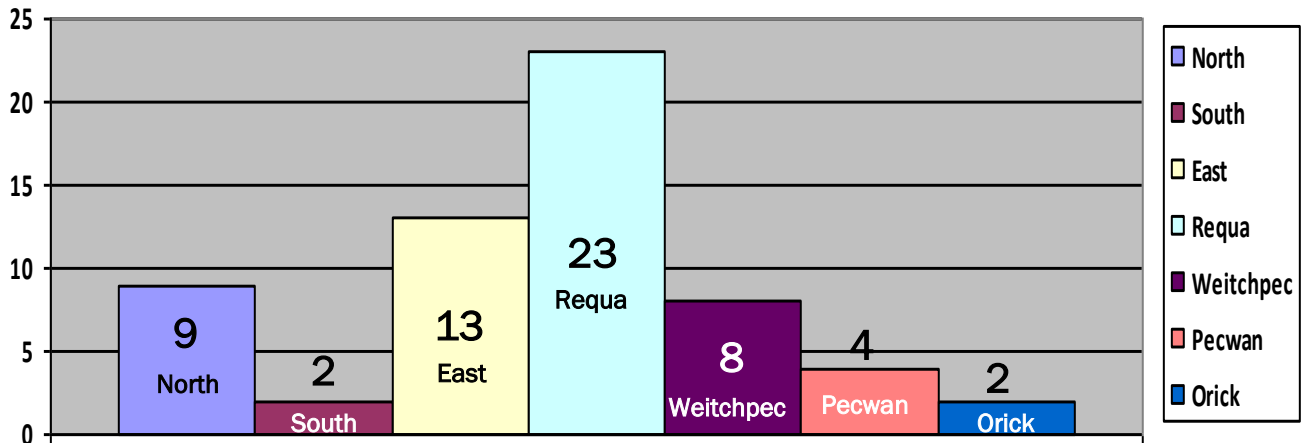
are making steady progress on the remaining 16. The projects were completed using a combination of funding sources from: BIA, HUD, ARRA, USDA, and 184 HUD Loans.

In addition to their normal workload, the YIHA Force Account crews partnered up with two special interest groups. One was with students from the Klamath River Early College whom they taught to construct wood sheds, ramps and smoke houses for Tribal Elders. They also

teamed up with youth from the Sierra Service Project to provide roofing and painting services to Tribal Member's homes. YIHA has plans to provide weatherization services by teaming up with graduates from the County of Humboldt Clean Energy Training Program. The following chart depicts an overview of completed jobs, number of persons assisted, income range and total project costs. See the color chart below for location of services.

HOUSING UNITS REHABILITATED OR REPLACED

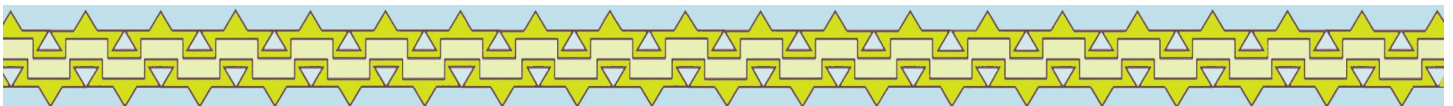
| Units | Rehabilitation/Replace | Elder Emergency | Self - Help |
|------------------------|------------------------|---------------------|-------------|
| Completed Jobs | 46 | 14 | 1 |
| Persons Assisted | 98 | 28 | 2 |
| Income Range | \$0.00 to \$55,743 | \$4,345 to \$56,797 | \$10,200 |
| Average Income | \$18,783 | \$20,207 | \$10,200 |
| Range of Project Costs | \$14.00 to \$202,365 | \$266.00 to \$4,291 | \$45,000 |
| Average Project Cost | \$11,364 | \$2,335 | \$45,000 |
| Total Project Costs | \$590,931 | \$32,688 | \$45,000 |



ENVIRONMENTAL

A Cultural Monitor Training and Certification course was completed by four YIHA staff members to assure cultural and historic site protection during development undertakings.

| Compliance Reports | | |
|--------------------------|---------|----|
| Environmental Review | HUD | 14 |
| Categorical Exclusion | BIA/IHP | 9 |
| Environmental Assessment | BIA/IHP | 5 |
| Sierra Service | HUD | 23 |



FISCAL DEPARTMENT

The Fiscal Department has followed the Administrative requirements for NA-HASDA, maintained the required Internal Controls that provide a reasonable assurance that the Federal Funds expended are without waste, fraud or mismanagement. The Fiscal Director has prepared an Annual Operating Budget for

BOC's approval and maintained monthly Financial Statements that reflect the financial position of the Yurok Indian Housing Authority.

The BOC has contracted Moss Adams to perform the annual audit, and when the report is completed it will be submitted to the Tribal Council, the State Clearing House and HUD. YIHA will also make

this report available to the Tribal Membership upon request. The Fiscal Department also has completed YIHA's Annual Performance Report (APR) for all open grant years. The staff as a whole completed its Self-Monitoring Assessment, identified the areas in need of improvement and has followed through on those areas with BOC guidance and staff training.

| Grants (submitted and awarded throughout the 2010) | |
|--|--------------------|
| 2010 Indian Housing Plan (<i>an increase of \$3,100,023 through formula challenge</i>) | \$4,349,245 |
| 2011 Indian Housing Plan (<i>currently under formula challenge</i>) | \$1,096,181 |
| NCIDC CSBG | \$5,000 |
| 2009 BIA ARRA Housing Improvement Program | \$118,000 |
| 2009 Elder Food Program | \$2,000 |
| USDA Housing Preservation Program | \$56,000 |
| Private Loans | \$2,088,365 |
| Total | \$7,714,791 |

POLICY

Policy: The Board of Commissioners reviews and amends the following Policies annually:

| Board of Commissioners Policy Review (This year policy review is scheduled for February 7 through the 11) |
|--|
| Administrative |
| Vehicle Use; Travel and Per Diem; Employee Code of Conduct; Inadvertent Discovery; Electronic Communications; Key; Sexual Harassment; Ethics Code in Public Contracting; Native American and Section 3 Preference; Self Monitoring; Personnel |
| Fiscal |
| Credit Card, Internal Controls; Non-Program Income; Purchase of Goods and Services; Procurement Procedures; Accounts Payable; Disbursements and Internal Controls; Financial Investments; Capitalization; Disposition |
| Program |
| Individual Development Accounts; Collections and Evictions; Low Rent Maintenance; Tenant/Applicant Grievance; Background Clearance; Credit Check; Relocation; Real Property Acquisition; Occupancy; Homebuyer Admissions; Tenant Admissions; Rehabilitation; Self-Help; Student Rental; Down Payment; Elder Emergency Assistance; Foreclosure and Debt Relief; Pet Agreement |

THE KOHTE'LI FOUNDATION

established by the BOC in 2009 has completed all paper work required and submitted to the IRS for its non profit determination.

Morek Won Recreation and Community Center:

Utilizing Model Activity funds approved by HUD, The YIHA Board of Commissioners was able to supplement the Yurok Tribe's ICDBG (Indian Community Development Block Grant) funding with \$84,500 to help construct the Morek Won Recreation and Community Center.

BOARD OF COMMISSIONERS EXPENDITURE FOR FISCAL YEAR END SEPTEMBER 2010

| Name | Attendance | Months Absent | Paid | Training Paid | Mileage Paid | Other Paid | Totals |
|----------------|---|-----------------------|---------|---------------|--------------|------------|------------------|
| Betty Brown | 12 Months, 1 Tribal Council, 5 Special, 5 Training, 6 Negotiated Rule Making w/HUD | None | 2300.00 | 382.50 | 5,680.14 | 0 | 8,362.61 |
| Wanda Green | 12 Months, 1 Tribal Council, 1 Special, 2 Training | None | 1600.00 | 349.50 | 1361.57 | 0 | 3,311.07 |
| Elise Williams | 9 Months, 1 Tribal Council, 1 Special, 5 Training | Nov, Feb, March | 1600.00 | 308.25 | 556.41 | 0 | 2,464.66 |
| Kerri Malloy | 12 Months, 9 Special, 5 Training, 1 Tribal Council | None | 2700.00 | 176.58 | 2,236.23 | 0 | 5,112.81 |
| EW Pearson | 9 Months, 1 Tribal Council, 8 Special | Nov, Dec, Jan | 1800.00 | 0 | 2495.98 | 0 | 4,295.98 |
| Glen Roberts | 12 Months, 1 Tribal Council, 14 Special | None | 2700.00 | 0 | 3,288.89 | 0 | 5,988.89 |
| Chlena Ugarte | 8 Months, 1 Tribal Council, 3 Special, 5 Training | Resigned in August | 1700.00 | 1,221.35 | 3,534.66 | 2,075.00 | 8,531.01 |
| TOTAL | Note: BOC Members also volunteer their time to participate in employment interviews etc. | | | | | | 38,067.03 |

IN CONCLUSION:

It has been a productive year for YIHA. The hard work and dedication of the Staff have far surpassed our annual goals.

Over 225 families received some level of assistance through YIHA-supported Affordable Housing Initiatives.

The YIHA Staff and BOC have ensured management accountability, control, quality and upheld timelines of program performance, increased productivity, cost control and mitigated adverse aspects of agency operations to ensure that all programs are managed with integrity and in compliance with applicable

laws, regulations and policy.

Management controls have ensured that programs achieve their intended results; resources were used consistent with YIHA mission, Indian Housing Plan and program policies. BOC and staff have taken systematic and productive measures to develop and implement the appropriate, cost-effective controls for results-oriented management, assessed the adequacy of management controls in programs and operation; identified needed improvements, and taken corresponding corrective action.

The BOC and Staff have stayed focused on our goals and worked hard this year, they again have earned the right to be proud of a **"job well done!"** The BOC and

staff will continue its work on promoting long-term affordability and balance in its Housing Programs in the coming year.

It has been my honor to serve as your Executive Director of YIHA over this past year and I want to thank all of you for your support, patience and understanding.

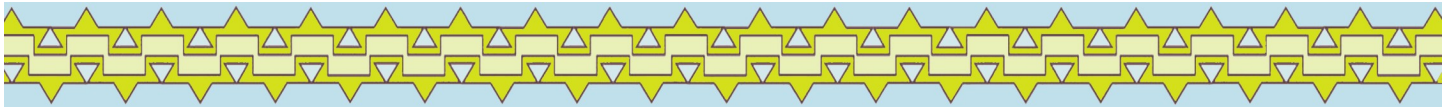
Please check the YIHA website for information on the Board of Commissioner Meetings, our Agenda, Minutes and Meeting Packets are available to you for your review.

The Board meetings are held the first Tuesday of each month at 10 a.m. at YIHA Klamath office.

Yurok Indian Housing Authority
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YIHA NEWSLETTER—SPECIAL EDITION



INDIAN HUMOR

OLD INDIAN TICKET TRICK

Three Indians and three Cowboys are travelling by train to a conference.

At the station, the three Cowboys each buy tickets and watch as the three Indians buy only a single ticket.

"How are three people going to travel on only one ticket?" asks a Cowboy.

"Watch and you'll see," answers an Indian.

They all board the train. The Cowboys take their respective seats but all three Indians cram into a toilet and close the door behind them. Shortly after the train has departed, the conductor comes around collecting tickets.

He knocks on the toilet door and says, "Ticket, please."

The door opens just a crack and a single arm emerges with a ticket in hand.

The conductor takes it and moves on.

The Cowboys saw this and agreed it was quite a clever idea. So after the conference, the Cowboys decide to copy the Indians on the return trip and save some money. When they get to the station, they buy a single ticket for the return trip. To their astonishment, the Indians don't buy a ticket at all.

"How are you going to travel without a ticket?" says one perplexed Cowboy.

"Watch and you'll see," answers an Indian.

When they board the train the three Cowboys cram into a toilet
and the three Indians cram into another toilet nearby.

The train departs.

Shortly afterward, one of the Indians leaves his toilet and walks over to the toilet where the Cowboys are hiding.

He knocks on their door and says,

"Ticket, please."