



YUROK INDIAN HOUSING AUTHORITY
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Submit articles no later than the 15th of each month for the following publication



**ARTICLES
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 ISSUE :**

> 2009- A year in Review

YIHA Board of Commissioners:
 Wanda Green- North
 Chlena Ugarte- Pecwan
 Kerri Malloy- South
 Eric Pearson- Weitchpec
 Elise Williams- Requa
 Betty Brown- Orick
 Glen Roberts- East

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2009

2009 YEAR IN REVIEW - BY JUDITH MARASCO

On behalf of the Yurok Indian Housing Authority (YIHA), Board of Commissioners (BOC) and staff, are pleased to present its Annual Housing Report for 2009. Recognizing the significant interest in housing issues in our service area, this report offers a comprehensive review of activity during 2009 and includes information on production in the YIHA’s myriad of housing programs.

YIHA currently assists 192 Native American families (502 individuals) through Humboldt and Del Norte Counties. These programs include federally subsidized low-income rentals, mutual-help, rehabilitation/replacement, student voucher, down payment, and heating & air. YIHA programs consist of 112 units owned and operated by the Authority. YIHA had an average vacancy rate of 25%, and an annual turn-over rate of 9%. The federal regulations for waiting list selection are quite stringent and create a challenge. There are currently 131 applicants on the YIHA waiting list. At this time, the anticipated length of wait can be over 36 months depending on bedroom size needed.

This report provides specific data and information related to addressing the housing issues in our service area during the past year. This includes increasing affordable housing opportunities (as directed by our Indian Housing Plan), preserving the existing stock of affordable units, providing resources to make repairs at homes throughout the service area and educating potential homebuyers in the process of securing financing for home ownership.

While there is much progress that needs to be made in addressing housing needs in our community, efforts over the past year have resulted in significant advances in affordable housing units, availability of down payment assistance, and construction of affordable rental units.

Given the opportunities, as well as the challenges of our current environment, it is important to assess our progress in 2009 and to note areas of accomplishment as well as places where additional investment of resources, energy and attention are warranted. The following report summarizes our status, at this point in time, and serves as a springboard for evaluating potential future directions.

2009 has been a year of cleaning, control and organization: Well-run Housing Authorities and effective programs are those that demonstrate the achievement of results. Results are derived from good management. Good management is based on good decision-making. Good decision-making depends on good information. Good information requires good data and careful analysis of the data. Data needs to be accessible and retrievable. To attain this fundamental goal the BOC established a Records Management Policy and through that action each department began the long difficult task of locating, restoring, and up-dating all YIHA records in an organized manner. A system of compliance, custody, and control has been established. All departmental files, hard copy and electronic, have been brought into compliance with the newly created policy.

Staffing: The BOC established an Organizational Flow Chart and designated departmental and staff responsibilities. The chart is used as a guide in development and assessment of a staffing needs. The BOC’s staffing goal was one of balance with the ability for growth. YIHA has a permanent staff of 22 whose background and experience include finance, bookkeeping, grant preparation, housing management, real estate acquisition, loan packaging, public relations, graphic design, web design and development (just to name a few). In addition to the permanent staff, we have a Force Account Crew of 12 with background and experience in general contracting, inspections, plumbing, and electrical work. The BOC also hired California licensed Architects and Engineers to support the department on project assessment, planning and development.

.HOUSING PROGRAMS PERFORMANCE REPORTS

The following tables show production activities for each respective housing program. All activities reflect calendar year 2009.

Housing Services: A department of one, which grew to a department of three, and now has a department manager, program specialist, and a tenant relation’s officer. A district outreach schedule was established in the South, North and Weitchpec districts. In 2010 the department will add a fourth staff person who will be stationed at the Trinity River Elders Village, in the East District. This department is the core of YIHA’s program operations and provides the property management skills needed to preserve the existing stock of affordable units and maintain client files for the waiting list.

	Low Rent	Student Voucher	Mutual Help	Down payment	Heating/Air
Applications Processed	69	31	8	8	11
Renewals/ Recertification's	37	14	36	N/A	N/A
Inspections LR & MH	42	N/A	25	N/A	N/A

Homebuyer Assistance Program: A key component to prepare families for homeownership is homebuyer education and counseling. YIHA provides various forms of counseling. On average, YIHA provides counseling to eighteen to twenty new clients annually. Homeownership is the ultimate goal for the Authority and as such, education and counseling will remain a critical component of YIHA's successful housing programs.

	Mutual Help	Down Payment Assistance
# of Loans	6	10
# of Persons	25	27
Income Range	19,000.00 - 68,000.00	16,000.00 - 53,000.00
Average Income	43,421.00	36,907.00
Average Assistance	240,116.50	37,541.00
Mortgage \$	1,440,699.00	Loan amt. 1,677,532.00

Maintenance: With a staff of seven members, maintenance is focused on the following areas; work orders, unit turns, inventory control, and facilities management. We have incorporated departmental recordkeeping as part of Housing Services Data base, which will enable the BOC to track routine maintenance and associated costs, on each unit. The Department activities addressed the backlog of work orders and are within reach of being current. In 2010 the Department will establish and implement a preventative maintenance schedule for units under management and will add an eighth staff person who will be stationed at the Trinity River Elders Village, in the East District.

	Work Orders	Unit Turns
Completed Jobs	227	55
Persons Assisted in household	155	
Income Range	\$ 0.00 - \$63,382.00	
Average Income	\$21,000.00	
Range of Project Costs	\$2.13 - \$13,031.87	
Average Project Cost	\$2,283.87	
Total Project Costs	\$125,612.70	

Development: This department was restructured and is now staffed with a director, project manager, two superintendents, delivery driver, landscaper, and procurement/development clerk. This department supervises 5-force account crew's (three upriver and two downriver). At the beginning of 2009 the department had 63 projects on their list and have successfully completed 36. They are making steady progress in completing the remaining 27.

Continued next page



2009 YEAR IN REVIEW CONTINUED...

Housing Rehabilitation- calendar year figures (*Rehab also includes replacement housing when repair is not feasible.*)

	Housing Rehab/Replace	Heating and Air
Completed Jobs	46	14
Persons Assisted	98	28
Income Range	\$0.00 - \$55,743.00	\$4,345.00 - \$56,797.44
Average Income	\$18,783.14	\$20,207.42
Range of Project Costs	\$13.99 - \$202,365.66	\$266.00 - \$4,290.51
Average Project Cost	\$11,364.06	\$2,334.86
Total Project Costs	\$590,930.68	\$32,687.92

YIHA used 5 different funding sources to complete the projects. These sources included BIA, HUD, ARRA, USDA, and 184 Loans through private funding.

Current Housing Stock

	North	South	East	Requa	Weitchpec	Pecwan	Orick
Low Rent	21	12	1	25	7	1	0
Mutual Help/Lease to Own	10	6	8	10	2	1	1
Units in Development	7	9	7	8	4	4	3
Land Bank Planning	20	5	15	5	2	1	0
Units in Acquisition	0	0	0	0	0	0	3

The BOC recently added fourteen BIA/HIP and six HUD projects to the development workload, all of which are in the planning stages. In 2010 the department will continue the hard work of assisting Tribal Members with their approved projects.

Fiscal: This department has completed the Annual Audit and when the report is received will be submitted to the Tribal Council and HUD. YIHA will also make this report available to the Tribal Membership upon request. YIHA has completed and submitted its Annual Performance Report to HUD on all open grants. Fiscal has successfully closed NAHASDA grants for '04, '05 and Act 37-3. The staff as a whole completed its self-monitoring assessment, identified the areas in need of improvement and have followed through on those areas with training in procurement, contracting and environmental assessments. In 2010 this department will hire a third staff member to assist with the high volume and growing workload.

Grants submitted and awarded throughout the 2009 year:

2008 ARRA Indian Housing Plan	\$660,018.00
2009 Indian Housing Plan	\$3,291,484.00
2110 Indian Housing Plan	\$1,249,222.00
2009 BIA ARRA Housing Improvement Program	\$1,170,000.00
2009 BIA Housing Improvement Program	\$105,000.00
2009 Elder Abuse Prevention	\$2,000.00
Total	\$6,477,724.00

Environmental Compliance: A backlog of 71 environmental clearance requests have been brought completely current. The last environmental finding by HUD has been cleared. The Authority has crossed trained two staff members so they will stay current in 2010 and beyond.

Public Relations: A monthly newsletter has been developed to better inform the membership of Authority's activities. The YIHA website has been updated and expanded for use by Tribal Members and Staff. YIHA also brought back the tradition of entering the Salmon Festival parade and won an award for the 5K Ney'puey Run.

Non-Profit Division: Established by the BOC, is called THE KOHTE'LI FOUNDATION. Both the BOC and Council have adopted the by-laws and articles. In 2010 the BOC and staff will be working to establish the long-range goals of the foundation and will begin to develop foundation policy and programs. This will open additional opportunities for non-federal funding to further YIHAs goals and objectives.

Policy: In order to operate YIHA housing programs in an efficient and impartial manner, guidelines need to be instituted which will instruct the staff how to deal with a wide range of situations. Those guidelines are your policies. The vast majority of situations that arise on a daily basis have common themes. The staff should have guidance on how to deal with those situations so that member's feel they are being treated equal to other members in the same situation. To accomplish this goal the BOC has developed, reviewed and/or amended the following policies: Section 3 Preference, Vehicle Use, Travel and Per Diem, Credit Card, Internal Controls, Non-Program Income, Purchase of Goods and Services, Procurement Procedures, Accounts Payable, Disbursements and Internal Controls, Financial Investments, Individual Development Accounts, Capitalization, Disposition, Collections and Evictions, Low Rent Maintenance, Tenant/Applicant Grievance, Background Clearance and Credit Check, Relocation, Real Property Acquisition, Inadvertent Discovery of Cultural Resources, Electronic Communications, Employee Code of Conduct and Sexual Harassment, Key, Occupancy, Homebuyer Admissions, Tenant Admissions, Rehabilitation, Self-Help, Student Rental, Down Payment, Elder Heating and Air, Foreclosure, and Ethics Code in Public Contracting.

Conclusion: The past year has been successful from the standpoint of implementing YIHA's Indian Housing Plan. Increasing the effectiveness and efficiencies in the implementation of housing initiatives is a high priority. The activities undertaken in 2009 have set some benchmarks for moving forward.

- Over 100 families received some level of assistance through YIHA-supported affordable housing initiatives.
- Housing activities in 2009 generally met or exceeded their goals.
- YIHA's approach to addressing affordable housing is the combination of policy, partnerships, and leveraging. These elements must be aligned to maximize the use of local resources and other public resources in leveraging private resources to continue to address the affordable housing needs of Tribal Member residents in an effective and efficient manner.

The BOC and staff have stayed focused on our goals and worked hard this year. They 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 of its housing programs.

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

Board of Commissioners Expenditure for Fiscal year End September 30, 2009

Name	Months Attended	Months Absent	Stipends' Paid	Training Paid	Mileage Paid	Other Paid	Totals
Wanda Green	12 Mths, 1 w/Tribal Council, 5 Special, 6 Training	None	\$ 2,400.00	\$ 1,839.29	\$ 864.45		\$ 5,103.74
Chlena Ugarte	9 Mths, 1 w/Tribal Council, 2 Special, 5 Training	Feb. 09, June 09, July 09	\$ 1,700.00	\$ 3,791.27	\$ 4,083.83	\$ 446.95	\$ 10,022.05
Glen Roberts	12 Mths, 1 w/Tribal Council, 5- Special, 5 training	None	\$ 2,300.00	\$ 1,115.18	\$ 2,657.58		\$ 6,072.76
Betty Brown	12 Mths, 1 w/Tribal Council, 4 Special, 11 Training	None	\$ 2,800.00	\$ 5,123.91	\$ 767.70		\$ 8,691.61
E.W. Pearson	6 Mths, 1 w/Tribal Council, 4- Special	Nov. 08, Jan. 09, Feb. 09, Mar. 09, April 09, May 09	\$ 1,100.00	\$ 195.70	\$ 1,811.77		\$ 3,107.47
Lavin Bowers	3 Mths, 3-Special	Left BOC in Jan.09	\$ 600.00	\$ 2,137.29	\$ 52.68		\$ 2,789.97
Elise Williams	8 Mths, 1 w/Tribal Council, 2-Special, 2 Training	Feb. 09	\$ 1,300.00	\$ 790.81	\$ 122.58		\$ 2,213.39
Sherrie Reece	7-Mths, 11 Training	Joint Meeting, May 09, Left BOC in June 09	\$ 1,800.00	\$ 2,871.08	\$ 652.86		\$ 5,323.94
Kerri Malloy	4-Mths, 4-Special, 2 Training	None	\$ 1,000.00	\$ 577.77	\$ 1,060.46		\$ 2,638.23
							\$ 45,963.16

INDIAN HOUSING BLOCK GRANT FORMULA

Challenging Total Resident Service Area Indian Population Data: Guidelines for the Indian Housing Block Grant Formula

Data and documentation required by HUD for a tribe to challenge the Total Resident Service Area Indian Population (TRSAIP) data used in the Needs component of the Indian Housing Block Grant (IHBG) formula.

Q1: What variables in the Need Component are affected by Total Resident Service Area Indian Population (TRSAIP) data?

A1: HUD uses tribal

TRSAIP as certified by the Bureau of Indian Affairs (BIA) in allocating Needs data among tribes that share Formula Areas, unless the tribes agree among themselves to an alternative method of allocation.

Q2: What are the TRSAIP data?

A2: TRSAIP data are collected by the BIA and are published annually. It represents the number of American Indian and Alaska Native (AIAN) persons residing within a particular tribe's Service Area as defined by the BIA. The number of AIAN persons should include both members of the particular tribe and members of other tribes. However, it is not uncommon for some tribes to

only include their tribal members. Including only tribal members could be to the disadvantage of a tribe with overlapping IHBG Formula Areas since their share of the total AIAN population is likely to be less if other tribes in the overlap include non-member AIAN persons.

Q3: What is the procedure for challenging TRSAIP data?

A3: All requests must be submitted to the tribe's local BIA office. BIA will process in accordance with existing procedures. No additional data collection will be required by HUD.

Q4: What do I need to do to update my IHBG formula data once my challenge has been accepted by the BIA?

A4: Contact the BIA and obtain a certification with the updated TRSAIP number. In order for a challenge to be considered for the upcoming fiscal year allocation, all data and documentation approved by the BIA must be submitted in writing to the IHBG Formula Customer Service Center by October 1. For example, all data and BIA approval documentation must be submitted by October 1, 2007, for consideration in the Annual IHBG funding cycle.



GOOD PAYMENT HISTORY PAYS OFF FOR YIHA CLIENTS

We are happy to report that 64% of our Rental & Mutual Help clients have received the 10% discount for having a perfect payment history in 2009. Fifty-three clients, for a total of \$2,198.72, out of eighty-three total, earned the discount. Considering today's economy, that is a considerable percentage of which we are proud of. While we understand that 'life hap-

pens' and sometimes late payments can not be helped, we like to reward those who are always on time no matter the occasion. The following tribal members are congratulated for achieving this goal.

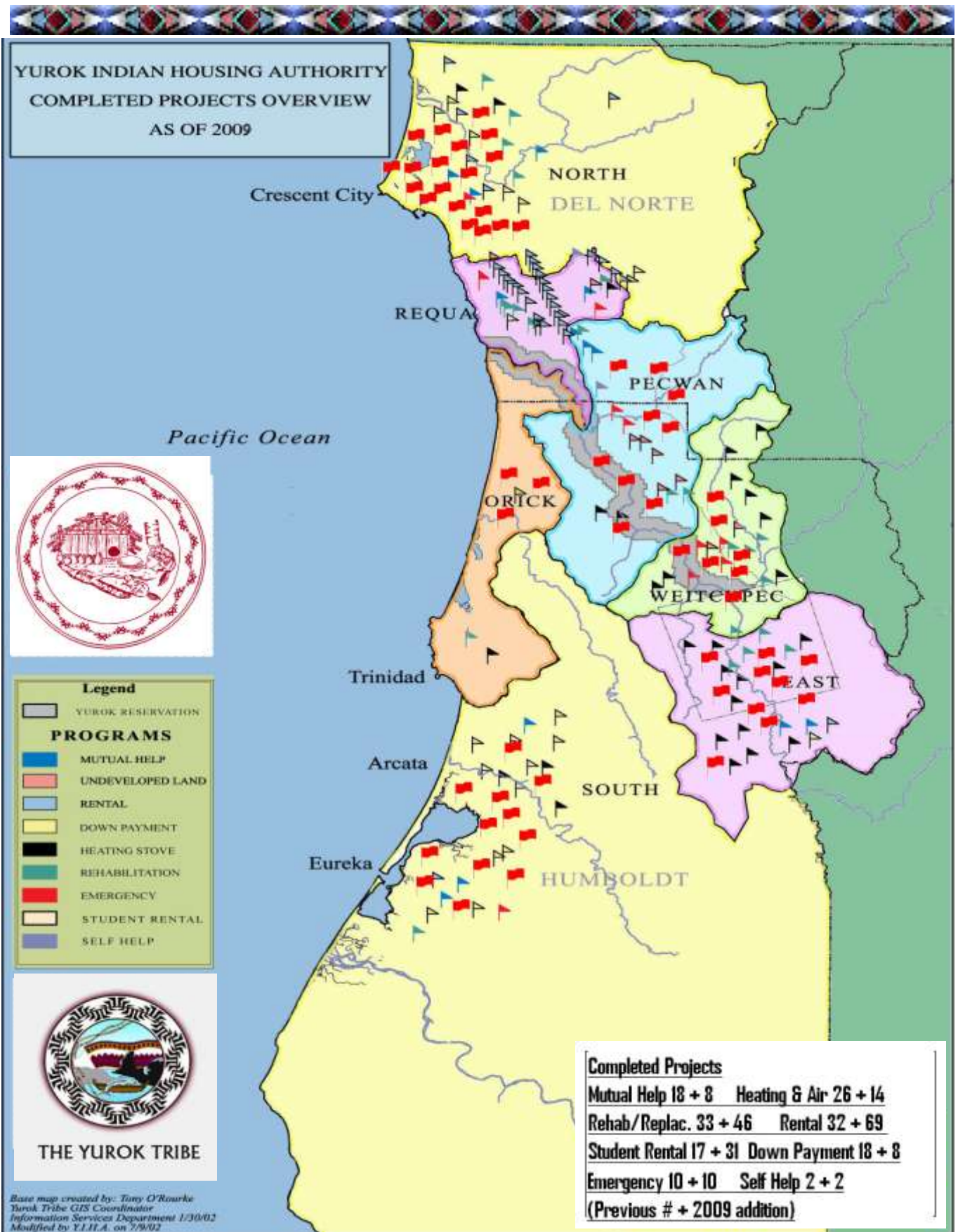
For the purpose of confidentiality, names are withheld. Following is a list of client numbers of all those who have made this great accomplishment. Again, congratulations and we

look forward to next years list being even longer!

Client #0009, #0544, #0248, #0049, #0887, #0626, #0250, #0406, #1289, #1096, #0190, #0820, #0204, #1282, #0132, #0140, #0212, #0107, #1229, #0150, #0466, #1351, #1457-9292, #1498, #0678, #0353, #0483, #0018, #0389, #0342, #661, #0786, #151, #1411, #0010, #1361, #0376,

#0015, #0284, #0086, #0246, #0131, #0553, #0794, #0247, #0677, #0157, #0189, #0361, #0627, #0218, and #1444-0993.





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MISSION STATEMENT OF THE YUROK INDIAN HOUSING AUTHORITY

(Adopted October 7, 1997)

“The Primary Mission of the Yurok Indian Housing Authority shall be to provide affordable, safe and decent housing to lower-income tribal members. Affordable housing services shall include, but not be limited to, rental and homeownership programs serving to increase housing opportunities within our communities.

The Yurok Indian Housing Authority shall strive to provide employment, job-training and economic development opportunities to residents and community members in order to support the ongoing progress of the Primary mission.

The Yurok Indian Housing Authority shall also strive to provide supportive services and resources to residents and community members to better enable their individual and group ventures toward self-sufficiency, health, stability and improved lifestyles.”

YUROK INDIAN HOUSING AUTHORITY STAFF GOALS AND OBJECTIVES

Management accountability and control, quality and timelines of program performance, increasing productivity, controlling costs and mitigating adverse aspects of agency operations and ensuring that programs are managed with integrity and in compliance with applicable law. Management controls are the organization, policies, and procedures used too reasonably ensure that;

- (i) programs achieve their intended results;
- (ii) resources are used consistent with YIHA mission;
- (iii) programs and resources are protected from waste, fraud, and mismanagement;
- (iv) laws and regulations are followed; and
- (v) reliable and timely information is obtained, maintained, reported and used for decision making.

OBJECTIVES: Take Systematic and Productive Measures to;

- (i) develop and implement appropriate, cost-effective management controls for results - oriented management;
- (ii) assess the adequacy of management controls in programs and operation;
- (iii) identify needed improvements;
- (iv) take corresponding corrective action; and
- (v) report on management controls.