

Proceedings of the Eastern/Woodlands Regional Summit

Catching the Dream "Expanding Options for Affordable Housing: Local Issues, Local Solutions"

Tampa, Florida
April 6 – 7, 2004



Sponsored by:
Great Lakes Housing Association
United South & Eastern Tribes, Inc.
and the
Office of Native American Programs
Office of Public and Indian Housing
U.S. Department of Housing and Urban Development

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Seminole Tribe of Florida
Mitchell Cypress, Chairman
Bobby Henry, Medicine Man
Peggy Reynolds, Volunteer
Yolanda Liesdeh, Volunteer

HUD/ONAP Staff
Rodger Boyd, Deputy Assistant Secretary
Jennifer Bullough, Senior Contract Oversight Specialist
Kevin Fitzgibbons, Administrator, Eastern/Woodlands Region
Eastern/Woodlands Staff

Breakout Session Facilitators:
Donna Fairbanks
Brenda Jeffries
Brian Pierson
Mike Morris
Katharine Clute

Sponsors
Great Lakes Housing Association
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Project Team
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The Johnson Strategy Group
Aspen Systems Corporation

Disclaimer

The contents of this document represent the recorded results of the Eastern/Woodlands Regional Summit based on transcripts produced by a court reporter, summaries developed by the four Breakout Teams, and photographs taken at the Summit. The document is a summary of participant issues, ideas, and discussions and does not represent the official policy or position of the U.S. Department of Housing and Urban Development.

ONAP Eastern/Woodlands Regional Summit Overview

This was the first of six Regional Summits scheduled for the spring and summer of 2004. The results of the six Regional Summits will be used to guide planning for the HUD National Summit to be held in 2005.

Organization. The Summit meetings are organized around the principle that much of the wisdom pertaining to housing issues, problems, and solutions in Indian country resides in the people actively doing the work. The six Regional Summits were designed to provide settings that facilitate the articulation, discussion, and recording of this wisdom.

Representation. During this Regional Summit there were 137 participants; of which, 49% were from tribal housing organizations, 28% were tribal leaders and other tribal officials, 9% from federal agencies, and 14% from private and not-for-profit sector.

Tracks and Topics. Working with the tribes in the Eastern/Woodlands Region, four interrelated tracks were identified to be addressed at the Summit: 1) Financing and Funding, 2) Legal/Ethical Issues, 3) Land and Property Management, and 4) The Big Picture Strategy. Summit participants selected one of four topics/tracks and, working in breakout teams in sequence, a) identified, discussed, and prioritized problems and barriers to the success of housing programs in their region, b) developed strategies to overcome the problems and barriers identified, and c) developed action plans and schedules to implement the strategies. Facilitators worked with each breakout team to promote the active involvement of each participant, and support staff recorded on flip charts the key points made by the participants.

Participants from each of the four breakout teams reported their work at plenary sessions of the Summit, and a court reporter recorded these presentations. This document summarizes the work of each breakout team, identifies cross-track themes, and presents other pertinent information (e.g., copy of the agenda, glossary, and names of participants). It has been disseminated to all Eastern/Woodlands Summit participants. This document will be posted on *CodeTalk* (www.codetalk.fed.us).

Other Events and Activities. On the first day of the Summit Mr. George Bennett, Tribal Counselor for the Grand Traverse Band of Ottawa and Chippewa Indians, provided a luncheon message on creating the vision for tribes in housing and economic development and the Seminole Tribe held a reception in the evening. Following the Summit, Mr. Michael Liu, Assistant Secretary for Public and Indian Housing, convened a special half-day lenders forum focusing on how the private sector, federal financial agencies, and tribes can work together to expedite loan guarantees for affordable housing.

Crosscutting Themes. The body of this document describes needs, barriers, strategies to overcome the barriers, and action plans to implement the strategies developed by the Summit participants. This section describes a set of five interrelated themes that cut across the four Summit tracks and were echoed in different ways in each track.

1. Improve program effectiveness and efficiency. Each breakout team addressed program improvement. Specific strategies to improve program effectiveness and efficiency included:

- Tribal housing programs should develop comprehensive, holistic plans that include multiple tribal programs and offices such as economic/business/workforce development, education and training, law enforcement, and the legal system. The comprehensive plans should be reviewed and approved by the executive and legislative branches of tribal government (e.g., Tribal Council, Tribal Chairman).
- While some flexibility is necessary, housing programs should be managed in accordance with the updated comprehensive plan rather than on an ad hoc basis reflecting short-term conditions.
- In developing, revising, and monitoring progress based on the comprehensive plan, housing programs need timely and valid information such as resources available and current and projected housing needs.
- In planning and operating their housing programs, tribes should coordinate with state, county, regional, and federal agencies, and nonprofit organizations. Use of services and resources of multiple federal programs and agencies should be expanded.

2. Enhance tribal sovereignty, self-determination, and self-governance. Each breakout team addressed some aspects of tribal sovereignty or self-determination program/self-governance. Specific strategies to maintain or enhance sovereignty, self-determination and self-governance included:

- Take over responsibility for and operation of programs, especially those not run in accordance with tribal values, goals, and objectives (e.g., land title records).
- There is an on-going need to educate and re-educate actual and potential partners and adversaries about tribal sovereignty.
- Use federal agencies and partners to assist with education activities associated with tribal sovereignty.
- Work regionally and nationally in concert with other tribes to maintain and enhance tribal sovereignty.

3. Expand coordination and teaming with partners. Each breakout team addressed some aspects of expanding or enhancing coordination/teaming with partners. Specific strategies included:

- Identification of systematic ways to share information, resources, best practices, and model programs to be expanded and made more accessible, including continued collaboration among Summit participants.
- Requiring the active involvement of other tribal programs and offices (e.g., economic/business/workforce development, education and training, law enforcement, legal and judicial) in housing planning, programs, and activities.
- Active solicitation of coordination and teaming with entities external to the tribe such as regional groups, non-profit organizations, and federal departments and agencies.

4. Increase education and information dissemination. Each breakout team addressed some aspects of education and information dissemination to improve housing planning and operations and to overcome barriers. Specific strategies included:

- Providing informational and educational materials targeted to tribal leaders and officials.
- Providing informational and educational materials targeted to tribal members, prospective homeowners, and tenants of tribal housing.
- Expanded sharing of model programs, innovative approaches, and solutions among tribes, HUD, the National American Indian Housing Council, and other stakeholders.
- Expanded use of *CodeTalk* and other Internet resources to facilitate information sharing and dissemination.

5. Maximize limited resources. Each breakout team addressed some aspect of resource availability and/or needs. Specific strategies discussed included:

- Identify model approaches to accessing and leveraging resources available from the federal government, lenders, and other entities to meet housing and development needs.
- Create and maintain a legal and administrative foundation needed for efficient housing program operation (required by mortgage bankers).
- Maintain updated holistic, comprehensive plans that prioritize housing needs and estimate available resources. Follow the plan to achieve program objectives efficiently.
- Advocate for the ability to pool housing funds with other resources to manage communities holistically, in accordance with local needs.

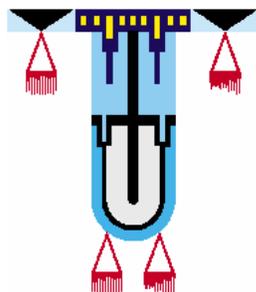


Table of Contents

Acknowledgements.....	ii
ONAP Eastern/Woodlands Regional Summit Overview	iv
Participant Comments and Observations.....	viii
Introduction.....	1
A. Goals of the ONAP Regional Summits.....	1
B. The Regional Summit Process	1
C. Summary of Breakout Tracks	3
Financing and Funding Track	4
A. Financing and Funding Needs and Issues	4
B. Financing and Funding Barriers/Problems.....	4
C. Finance and Funding Strategies and Actions	5
Legal and Ethical Questions in Housing Track	6
A. Legal/Ethical Needs and Issues.....	6
B. Legal/ethical barriers/problems.....	6
C. Legal and Ethical Strategies and Actions.....	7
Land and Property Track	9
A. Land and Property Needs and Issues	9
B. Land and Property Barriers/Problems	9
C. Land and Property Strategies and Actions	10
The Big Picture Track	11
A. Big Picture Needs and Issues	11
B. Big Picture Barriers/Problems.....	11
C. Big Picture Strategies and Actions.....	12
Attachment 1. Agenda	13
Tuesday, April 6.....	13
Wednesday, April 7	13
Attachment 2. Glossary.....	15
Attachment 3. Participant List	23
Attachment 4. Schedule of Regional Summits	28

Participant Comments and Observations

The interactive, hands-on nature of this Summit encouraged participants to express their ideas, reactions, and concerns. A court reporter captured verbatim accounts of these expressions. The following comments were taken from the court reporter transcript.

“Thank you Assistant Secretary Liu, Deputy Assistant Secretary Boyd, all of the HUD staff for probably, as far as I’m concerned, one of the best conferences that HUD has performed. This has been the most educational, helpful, and the most resourceful tool that I’ve seen the tribes can use. Continue the good work.” (Patty Green - Fannie Mae).

“And we’re really excited to get back to the point where we’re doing things on a regional level and can bring everybody together on a regional level. It is so important. And I want to thank Rodger for moving us back in that direction because that’s the direction we felt that’s always been very positive.” Joel Frank, Seminole Tribe, Opening Remarks.



Representative of the Seminole Tribe

“I think housing authorities need to think about how we can develop our own economy to raise additional money for the housing authorities’ needs, and create job opportunities for people that live in housing.” Eddy Edwards, Keeweenaw Bay, Presenter, Financing and Funding Team.

“Every one of these issues we’re talking about today deals with land. Whether it’s economic development, whether it’s lending, you know, it’s there. And so we have to take this into consideration and solve the problems.” Tom Wright, Presenter, Land and Property Management Team.

“And we thought...that it would be a good idea that we keep in contact with each other and share that information between the different tribes and organizations that came out for this regional session.” Archie Lynch, Presenter, Land and Property Management Team.

“The issues we discussed, I’m quite sure, are the same issues that permeate Indian Country forever.” Larry Townsend, Presenter, Legal and Ethical Questions Team.



Introduction

This document summarizes the proceedings of the Eastern/Woodlands Regional Summit conducted in Tampa, Florida, on April 6 – 7, 2004. It describes the goals of the ONAP Regional Summits, the Regional Summit process, the results achieved and a list of the Summit participants.

A. Goals of the ONAP Regional Summits

In 2004, ONAP is conducting interactive Regional Summits in each of its six regions (Alaska, Eastern/Woodlands, Northern Plains, Northwest, Southern Plains, and Southwest) to facilitate:

- **Assessment**—Identify and prioritize problems associated with and barriers to the development of safe, affordable housing, promotion of home ownership, and the use of housing to leverage economic development in the region.
- **Strategy/Vision**—Identify and develop strategies to overcome the prioritized barriers and problems and implement best practices and model approaches.
- **Action**—Develop action plans that include specific steps and timetables required to implement the strategies specified, best practices, and model approaches identified.

After each of the Regional Summits, a summary of the activities and achievements will be distributed to each of the participants with the goal of continuing the participatory spirit of the Summit and maintaining the momentum to implement the action plans developed during the breakout sessions. This document will serve as a reference to the participants, individuals, tribes, and groups in other ONAP regions, and other stakeholders in Indian housing and development. In addition, the activities and achievements of each Regional Summit will form the basis for the plans and preparations for ONAP's National Housing Summit to be convened in 2005. Attachment 4 contains a schedule of the six Regional Summits.

B. The Regional Summit Process

A critical part of each Regional Summit is the division of labor and responsibility for the Summit content and activities. ONAP and its contractors are responsible for much of the logistics, structure, and support of the Summits. However, the primary breakout tracks reflect input from the tribes, tribal housing programs, and Tribally Designated Housing Entities (TDHEs) in each ONAP region. Working as a team, representatives from the tribes and TDHEs, ONAP, and the contractor:

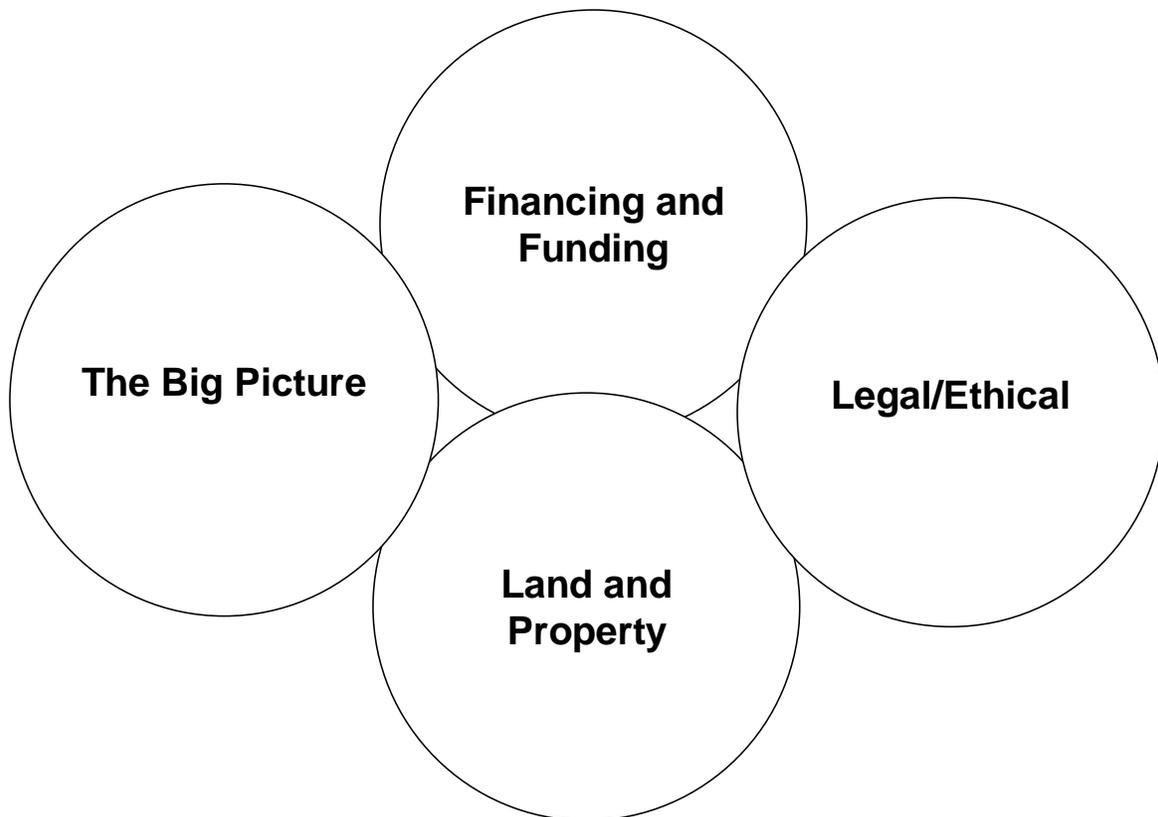
- Suggested the conference site.
- Identified facilitators for the Breakout Teams.
- Prioritized the problems they confront and the barriers they encounter in developing safe, affordable housing, home ownership, and leveraging housing to promote economic development.

- Developed strategies to minimize or overcome the barriers and problems they identified.
- Developed action plans with specific steps and timetables to implement the strategies they developed.
- Evaluated the Summit, suggesting ways the process could be improved.

This collaboration promoted strategies and actions that drew on the experience, expertise, and wisdom of tribal leaders, program staff, and tribal members in expanding options for safe, affordable housing in Indian Country. Working with the tribes in the Eastern/Woodlands Region, ONAP identified four interrelated themes to be addressed at the Summit (see Figure 1).

- **Financing and Funding:** Homeownership, the Section 184 and Title VI Loan Guarantee Programs, and leveraging housing for economic development.
- **Legal/Ethical Questions in Housing:** Regulatory structures, tenant relationships, criminal justice system, and courts.
- **Land and Property Management:** Realty, land use conflicts, application, and permitting for sites.
- **The Big Picture Strategy:** The role of housing in sustainable communities, economic development, education, and land acquisition.

Figure 1. Four Summit Tracks



During the initial plenary session, the Summit goals, objectives, procedures, and agenda were discussed, and participants then proceeded to one of the four Breakout Teams in separate rooms to begin the first task — identifying and prioritizing the barriers and problems (see the Summit Agenda in Attachment 1. After working on this task and following a lunch break, volunteers from each Breakout Team presented the Team’s achievements/results at the Summit’s second plenary session. These presentations were designed to allow all Summit participants to share and learn about the progress and achievements of each of the four Breakout Teams. The Breakout Teams then reconvened and spent the remainder of the first day developing strategies to minimize or overcome the problems and barriers identified in the first session.

On the second day of the Summit, at a plenary session, volunteers from each Breakout Team presented the strategies developed by their team, again allowing all Summit participants to learn about the progress made by each Team. After these presentations, the Breakout Team reconvened to develop action plans and schedules designed to implement the strategies developed on the previous day. In the afternoon, the participants met at a plenary session with different Team members presenting the action plans and schedules.

These presentations were followed by another open forum during which participants were encouraged to present questions, comments, and recommendations, which they deemed to be important but were not adequately addressed during the Summit. Finally, the crosscutting themes and next steps were discussed. These next steps include:

- Preparation and distribution of this document to all Summit participants for use as a reference for the ideas, strategies, action plans developed.
- Placement of excerpts of this document on the *CodeTalk* website for use by the Summit participants and other stakeholders in Indian Housing. In particular, it is hoped that each ONAP region will benefit from examination and consideration of the summaries of other Regional Summits.
- Planning and convening of other ONAP Regional Summits as well as a National Summit to take place in 2005.

C. Summary of Breakout Tracks

Each Breakout Team began by identifying and prioritizing critical needs and issues pertaining to its track. After identifying the needs and issues, each team identified barriers to meeting the needs and problems associated with the issues identified. In subsequent sessions, each Breakout Team developed strategies and action plans to meet the needs and overcome the barriers identified.

Financing and Funding Track

A. Financing and Funding Needs and Issues

1. Update comprehensive housing plans specifying needed resources. The Team indicated that in order to provide safe, affordable housing, tribal housing programs need to update their comprehensive plans specifying the resources required to:

- Maintain and rehabilitate existing housing stock,
- Construct new housing,
- Foster homeownership,
- Develop housing infrastructure,
- Promote economic development and job creation, and
- Improve the quality of life in their communities.

Without estimates of the resources needed in each of these areas, it is difficult for tribal housing programs to develop a comprehensive housing plan and to execute the plan efficiently and effectively.

2. Current resources are grossly inadequate. The Team indicated that, while some of the required data are missing or incomplete, it is clear that the current and projected needs for safe and affordable housing greatly exceed the combined resources available from HUD and other sources.



A Team Presentation of Action Plans

B. Financing and Funding Barriers/Problems

The Team identified four barriers and problems associated with financing and funding issues:

- **Mortgage application process.** The mortgage application and execution process is unnecessarily complex and time consuming;
- **Land acquisition and development processes.** The land acquisition and development processes, including appraisals, environmental, archeological, and other reviews are cumbersome and lengthy;
- **Tribal leader experience, knowledge, and interest.** Some tribal leaders lack knowledge, experience, and/or interest in housing issues, funding, and needs; and
- **Tribal member experience and knowledge.** Some tribal members lack knowledge, experience, and information about housing issues, and some lack credit histories or have credit problems.

C. Finance and Funding Strategies and Actions

The Finance and Funding Team developed strategies and actions to address the needs and barriers they identified.

Financing and Funding Track					
Need/Issue	Vision/Strategy	Action	Responsibility/Partners	Timeframe	Results
Update housing plans specifying resource needs	Prioritize program goals and objectives	Conduct/update needs assessment	Tenants, staff, TERO, tenant advocates, local schools, consultants	6 – 12 months	Guide housing program activities
Create and maintain legal/administrative basis for housing program	Implement ordinances, housing codes, bylaws, & MOUs	Review tribal codes, housing agreements, organic documents, & supplements	Housing staff, tribal council, tribal attorney, Consultants	6 months	Clear legal/administrative basis for housing program
Enhance staff knowledge & capabilities	Develop staff to full potential; ensure availability of tools, information, & contacts	Provide in-service training, network with relevant organizations, develop operation manuals & guides	Program staff, NAIHC, non-profits, tribal colleges	9-18 months	More competent staff
Maintain inventory of housing resources (staff, land, finance)	Easy to use housing information system	Conduct or update inventories, network with other agencies	Vendors, federal agencies, tribe, staff, housing organizations	9-18 months	More accessible, expanded resources
Use financial resources to meet prioritized needs	Increase program effectiveness	Research, network, apply	Staff, consultants, lenders, federal agencies, tribe, foundations	1-36 months	Create employment, new homes & infrastructure
Promote Home ownership	Implement home ownership program	Develop policies, procedures application forms, educational materials	Housing staff, attorney, Tribal college	3 – 6 months	Improved service to tribal members; increase in home ownership
Increase housing stock	Develop capital formation plan	Consult with tribes & organizations successful in capital formation for housing	Housing staff, tribal attorney, HUD, NAIHC, non-profits, lenders	12 months	Plan for raising funds to expand housing stock

Legal and Ethical Questions in Housing Track

A. Legal/Ethical Needs and Issues

The Team identified eight critical legal and ethical issues that confront most tribal housing programs:

- In managing their programs fairly and efficiently, housing organizations must protect the civil and other rights of tenants and homebuyers.
- Housing organizations should develop and implement policies and procedures (e.g., eligibility criteria, eviction procedures, wait lists) that are fair, unbiased, reflect community standards, and promote community building. These policies and procedures should eliminate inappropriate interference in housing activities by local officials.
- Housing organizations should develop and implement selection procedures and sanctions that detect fraud and enforce remedies fairly.
- Housing organizations should provide continuing legal/ethical education for stakeholders including tenants, prospective homebuyers, and program staff.
- To ensure resident and community safety, housing organizations should develop and implement policies regarding criminal activities (e.g., illegal drug activities, violence, vandalism), and ensure that reliable law enforcement (e.g., police, courts, prosecutors) is provided.
- Housing organizations should solicit information and advice to better understand the implications of Public Law 83-280 on Indian housing in the context of recent court decisions and the evolution of Indian self-determination and self-governance.
- Housing organizations should establish and enforce building codes, zoning and land use regulations, and culturally appropriate, cost-efficient approaches to their activities.



Presentation of Action Plans

B. Legal/ethical barriers/problems

The Team identified four barriers and problems associated with legal/ethical issues:

- Incomplete housing regulations, policies, and procedures
- Inappropriate interference in housing activities by tribal officials and poor coordination with the Tribal Council

- Poor coordination of the housing organization with law enforcement officials and programs
- Incomplete review and validation of client/applicant information.

C. Legal and Ethical Strategies and Actions

The Legal and Ethics Team developed strategies and actions to address the needs and barriers they identified.

Legal/Ethical Questions in Housing Track					
Need/Issue	Vision/Strategy	Action	Responsibility-Partners	Timeframe	Results
Protect tenant rights while maintaining housing responsibilities	Codify tenant and owner rights and responsibilities	Update housing regulations and policy & procedures manual; establish housing code of ethics	Tribal Council, consultants, NAIHC, housing program	On-going	More equitable program, fairer operations & avoidance of charges of discrimination
Ensure adequacy and completeness of tribal ordinances & housing organization rules and regulations	Make program operations more efficient, consistent, & effective	Review & revise tribal ordinances & housing program rules & regulations	Tribal Council, attorney, outside counsel, housing program, NAIHC, HUD	6 months	Clear guidance for program staff; more efficient & effective operations
Improve coordination of housing organization with other tribal programs and the Tribal Council	Consistent and effective tribal housing activities	Hold regular meetings of relevant tribal program managers; work with advocates and stakeholders to promote coordination	Housing organization staff, Tribal Council, HUD, NAIHC, consultants, tribal attorney	Ongoing	Improved communication and program coordination
High rates of criminal activity in tribal communities	Make housing safer and improve resident quality of life by decreasing criminal activity	Review rules, regulations, & ordinances to ensure criminal activity is prohibited and sanctions specified. Coordinate with tribal law enforcement offices	Housing organization staff, tribal attorney, police, prosecutors, Tribal Council	6 months	Decrease in criminal activity, safer housing, improved quality of life for residents

Legal/Ethical Questions in Housing Track

Need/Issue	Vision/ Strategy	Action	Responsibility- Partners	Timeframe	Results
Some tribal officials and some members lack knowledge and experience relevant to land use, home ownership & housing	Improve expertise and knowledge of housing stakeholders	Disseminate educational materials and conduct consumer training	Housing organization staff, NAIHC, non-profits, consultants, HUD, <i>CodeTalk</i>	On-going	Better informed community
Increase funding for unmet housing needs	Educate Tribal members in the importance of participation in legislative/process budget	Develop and disseminate materials describing current and projected housing needs; document housing organization accomplishments; apply PL 102-477 approach to housing	Intertribal organizations, tribal housing program, Tribal Council, HUD, other tribes, Congress	On-going	More funding for housing

Land and Property Track

A. Land and Property Needs and Issues

The Team identified critical needs and issues pertaining to land and property as follows:

- Tribes must remain vigilant to repudiate state, federal and other intrusiveness—encroachment on tribal sovereignty and land.
- Housing organization staff and others can benefit from additional information and technical assistance on the use of leasehold improvements as collateral for housing loans.



A Team Presentation of Strategies

- Housing organizations should establish land use policies that reflect local priorities, circumstances, and culture.
- Develop ways to mitigate or overcome the non-responsiveness/inactivity of the Bureau of Indian Affairs (BIA) in housing-related areas such as fee-to-trust and issuance of Title Status Reports (TSRs).
- Housing organizations should make site selection consistent with overall housing and land use policies (e.g., zoning, cultural, economic development).
- Tribal comprehensive housing plans must include an assessment of the amount of land that is suitable for housing construction.

B. Land and Property Barriers/Problems

The Team identified six barriers and problems associated with land and property issues:

- Federal and state governments, and other entities, deny tribal sovereignty or attempt to limit tribal sovereignty in the acquisition or use of land;
- Lenders refuse to issue mortgages on trust land;
- Housing projects are delayed because of competing interests and visions concerning land use among tribal stakeholders and groups;
- Proposed housing projects may be advanced without regard to tribal culture, land use, and other priorities;
- Mortgage loans are delayed or denied because the BIA cannot issue title status reports (TSRs);
- Many tribes lack land suitable for housing construction.

C. Land and Property Strategies and Actions

The Land and Property Team developed strategies and actions to address the needs and barriers they identified.

Land and Property Track					
Need/Issue	Vision/Strategy	Action	Responsibility /Partners	Timeframe	Results
Maintain and defend tribal sovereignty	Institutionalized recognition of tribal sovereignty	Assign responsibility to tribal office and establish regular progress reporting; share solutions with other tribes, collaborate with intertribal groups; identify targets for change	Tribe, local county, & state governments; planners, builders, zoning boards, road commissioners, utility companies, bankers	By end of 2004	Educated partners, improved relationships
	Share solutions and issues	Keep land and property management a high priority; share results with other tribes & organizations	Multi-tribal organizations, NAIHC, NCAI, regional tribal groups	Within 1 year	Effective shared action plans
Overcome dysfunctional BIA Realty Process	Coordinate local land title recording & processing	Identify & meet with interested tribes within state, collect needed information; develop system & procedures	Tribes/Realty Office; title companies, BIA, HUD, county recorders offices, lenders	Year end 2006	Streamlined tribal TSR process, efficient title information system
	Bring "complete package" to BIA in the fee-to-trust process	Assign responsibility to tribal office; gather needed information; develop checklist, submit complete package & submit to appropriate agency	Tribe, BIA Realty, HUD, Congress	Year end 2006	Efficient, expedited process
Resolve internal tribal disputes on land/housing development	Ensure the strategic plan drives development rather than short-term gains or opportunities	Ensure housing & land use plan reflects the tribal strategic plan including a UCC, zoning, permits, rights of way, & right of entry; create due diligence checklist for each development, land use, or newly acquired property; annual review of housing/land use & overall strategic plans	All tribal programs, Tribal executive, Tribal Council, NAIHC, HUD	Year end 2006	Cohesive plan with fewer conflicts

The Big Picture Track

A. Big Picture Needs and Issues

The Team identified four critical needs and issues pertaining to the big picture. The Team indicated that:

- Tribes must address, in a holistic manner, a broad range of issues to improve the quality of life of their members.
- Community-approved economic development and job creation are central to the expansion of safe, affordable housing in Indian country.
- Housing organizations must be insulated from inappropriate political interference.
- To satisfy current and projected housing needs, tribes must partner with many stakeholders.

B. Big Picture Barriers/Problems

The Team identified five critical barriers and problems associated with big picture issues:

- Multiple interrelated problems interact to restrict the availability of safe, affordable housing and to detract from the quality of life in Indian Country.
- The lack of employment opportunities in much of Indian Country is a critical barrier to accessing housing.
- Diffusion of uncoordinated support for housing across different federal departments and agencies makes it difficult for tribes to use such support
- The available resources are inadequate to meet the current and projected needs for safe, affordable housing.
- Some tribes and housing organizations lack leaders and managers with the requisite knowledge, experience, and skills.



Presentation of Issues and Strategies

C. Big Picture Strategies and Actions

The Big Picture Team developed strategies and actions focused on weaknesses, opportunities, and threats in relation to the big picture.

The Big Picture Track					
Need/Issue	Vision/Strategy	Action	Responsibility /Partners	Timeframe	Results
Enhance quality of life in tribal communities & promote coordinated economic & housing development	Promote unity, solidarity, & communication among tribal members. Link neighborhoods; develop parks & recreation areas; break cycle of poverty	Use schools as center of community events and activities; use media to promote unity; enhance access to public transportation; promote social and cultural practices Implement strategies to increase participation in education, economic & housing development; land acquisition	Tribe, tribal housing, education, recreation, economic development, & transportation programs	Ongoing	Improved quality of life, enhanced tribal unity; better tribal programs
Remove politics from housing activities	Develop and implement plans for political change	Generate community support, obtain technical assistance from successful tribes and other stakeholders	Tribal housing organization, Tribal Council, other tribes, NAIHC, consultants	Ongoing	Housing organization operates more efficiently and fairly
Increase employment opportunities and safe, affordable housing	Promote coordinated economic & housing development	Participate in EC/EZ program; identify potential partners (federal, state, private) and create partnerships to expand funding opportunities	USDA, DHHS, HUD, regional economic development entities, other tribes, state, multi-tribal organizations, NAIHC, NCAI, regional tribal groups	Ongoing	Increased employment opportunities and access to tribal housing
Lack of infrastructure limits housing development	Improve housing infrastructure	Develop alternative energy sources; water treatment plants, improve and develop roads	Tribal housing program, Tribal Council, HUD, USDA, DOE, IHS	Ongoing	Increased housing development

Attachment 1. Agenda

EASTERN/WOODLANDS REGIONAL SUMMIT

“Catching the Dream: Expanding Options For Affordable Housing:

Local Issues, Local Solutions”

April 6-7, 2004, Tampa, Florida

<i>Tuesday, April 6</i>	<i>Wednesday, April 7</i>
<p>7:30 a.m. Continental Breakfast</p> <p>8:30 a.m. Workshop Convenes (Ballroom A & B)</p> <ul style="list-style-type: none"> • Opening Ceremony and Prayer • Greeting by Mitchell Cypress, Chairman, Seminole Tribe of Florida • Welcoming Remarks by Cheryl A. Parish, Chairperson, Great Lakes Housing Association • ONAP Greeting by Kevin Fitzgibbons, Eastern Woodlands Regional Administrator <p>9:00 a.m. Mr. Michael M. Liu, Assistant Secretary for Public and Indian Housing, U.S. Department of Housing and Urban Development</p> <p>9:30 a.m. Workshop Structure and Protocol – Lead Facilitator</p> <p>10:00 a.m. Breakout Session I – Assessment, Where Are We? (Ballroom A, B, C, D)</p> <ul style="list-style-type: none"> • Defining the Situation • Issues, Barriers, and Prospects from the Local and Regional Perspective 	<p>7:30 a.m. Continental Breakfast</p> <p>8:30 a.m. Workshop Convenes – Highlights of Day One (Ballroom A & B)</p> <ul style="list-style-type: none"> • Crosscutting Themes from Day One Breakout Sessions • Setting the Stage for Action Planning <p>9:30 a.m. Breakout Session III – Action Planning, How Do We Get There? (Participants stay in their selected tracks.) (Ballroom A, B, C, D)</p> <ul style="list-style-type: none"> • Converting Strategies to Action • Mobilizing Public and Private Partners • Developing Best Practices and Model Approaches for the Eastern/Woodlands Housing Setting <p>Noon Lunch (on your own)</p> <p>1:15 p.m. Breakout Session III continued</p> <p>2:15 p.m. Plenary Session III – Team Presentations of Breakout Session III (all tracks) (Ballroom A & B)</p>
<p>Noon Buffet Lunch -speaker George Bennett</p> <p>1:15 p.m. Plenary Session I – Team Presentations of Breakout Session I (all tracks) (Ballroom A & B)</p> <p>2:00 p.m. Breakout Session II – Vision, Where Do We Want to Go? (Participants stay in their selected tracks.) (Ballroom A, B, C, D)</p> <ul style="list-style-type: none"> • Creating an Affordable Housing Vision – Strategies to Address Barriers and Promote Best Practices <p>4:00 p.m. Plenary Session II – Team Presentations of Breakout Session II (all tracks) (Ballroom A & B)</p> <p>5–6:30 p.m. Reception – Sponsored by Seminole Tribe of Florida, Great Lakes Indian Housing Association, and USET Housing Committee (Ballroom foyer)</p>	<p>3:00 p.m. Open Forum – Opportunity for Participants to Present Additional Concerns and/or Ideas</p> <p>3:45 p.m. Next Steps – Focusing on Results</p> <ul style="list-style-type: none"> • Summit Documentation and Distribution • Setting the Stage for the 2005 National Summit <p>4:00 p.m. Closing Comments by Tribal Leaders and Adjourn</p>

Summit Details

Once you arrive, you will be asked to choose a track to follow from the first to last breakouts. The tracks include:

- **Financing and Funding:** Homeownership; Section 184; Title VI; and new approaches and leveraging
- **The Big Picture Strategy:** Housing Role in Sustainable Communities, Economic Development, Education and Land Acquisition
- **Legal/Ethical Questions in Housing:** Regulatory Structures, Tenant Relationships, Criminal Justice System and Courts
- **Land and Property Management:** Realty, Land Use Conflicts, Application and Permitting for Sites

Attachment 2. Glossary

Acceleration clause. A provision in a mortgage that gives the lender the right to demand payment of the entire outstanding balance if a monthly payment is missed.

Adjustable-rate mortgage (ARM). A mortgage that permits the lender to adjust its interest rate periodically on the basis of changes in a specified index.

Amortization. The gradual repayment of a mortgage by installments, calculated to pay off the obligation at the end of a fixed period of time.

Amortization schedule. A timetable for payment of a mortgage showing the amount of each payment applied to interest and principal and the balance remaining.

Annual percentage rate (APR). The total cost of a mortgage stated as a yearly rate; includes such items as the base interest rate, loan origination fee (points), commitment fees, prepaid interest, and other credit costs that may be paid by the borrower.

Appraisal. A professional opinion or estimate of the market value of a property.

Appreciation. An increase in the value of a property due to changes in market conditions or other causes.

Assessed value. The valuation placed upon property by a public tax assessor that is used to compute property taxes.

Assumable mortgage. A mortgage that can be taken over (assumed) by the buyer when a home is sold.

Binder. A preliminary agreement between a buyer and seller that includes the price and terms of the contract.

Balloon mortgage. A mortgage loan with periodic payments that are insufficient to fully amortize the face amount of the note prior to maturity, so that the principal sum, known as the *balloon*, is due at maturity.

Buydown. A payment to the lender from the seller, buyer, or third party, resulting in a reduction to the interest rate or the principal of the loan. Gap financing is considered a *buydown* or reduction of the principal.

Cap. A provision of an ARM limiting how much the interest rate or mortgage payments may increase or decrease.

Cash reserve. A requirement of some lenders that buyers have sufficient cash remaining after closing equivalent to two months' mortgage payments.

Clear title. A title that is free of liens or legal questions as to ownership of property.

Closing costs. Expenses (over and above the price of the property) incurred by buyers and sellers in transferring ownership of a property. Also called settlement costs. This generally involves an origination fee, discount points, appraisal, credit report, title insurance, attorney's fees, survey, and prepaid items such as tax and insurance escrow payments.

Closing. A meeting at which the sale of a property is finalized by delivery of a deed from the seller to the buyer and by the buyer's signing of the mortgage documents and paying closing costs. Also called *settlement*.

Commitment letter. A formal offer by a lender stating the terms under which it agrees to lend money to a homebuyer.

Contingency. A condition that must be met before a contract is legally binding.

Conventional mortgage. Any mortgage that is not insured or guaranteed by the federal government.

Convertible ARM. An ARM that can be converted to a fixed-rate mortgage under specified conditions.

Covenant. A clause in a mortgage that obligates or restricts the borrower and that, if violated, can result in foreclosure.

Credit report. A report of an individual's credit history prepared by a credit bureau or consumer reporting agency and used by a lender in determining a loan applicant's creditworthiness.

Deed. The legal document conveying title to a property.

Default. The failure to make a mortgage payment on a timely basis or to comply with other requirements of a mortgage.

Delinquency. A situation in which a payment on a loan is overdue but not yet in default.

Deposit. See **Earnest Money**.

Depreciation. A decline in the value of property; the opposite of *appreciation*.

DHHS. The Department of Health and Human Services.

Discount points. See **Points**.

DOE. Department of Energy.

Down payment. The part of the purchase price that the buyer pays in cash and does not finance with a mortgage.

Due-on-sale clause. A provision in a mortgage allowing the lender to demand repayment in full if the borrower sells the property securing the mortgage.

Earnest money. A deposit made by the potential homebuyer to show that he or she is serious about buying the house.

Easement. A right of way giving persons other than the owner access to or over a property.

EC/EZ. Empowerment Zone and Enterprise Community

Environmental review. A review to ensure that the environment is not negatively impacted by construction in the area.

Equal Credit Opportunity Act. A federal law that prohibits lenders from discriminating on the basis of the borrower's race, color, religion, national origin, age, sex, marital status, or receipt of income from public assistance programs.

Equity. A homeowner's financial interest in a property. Equity is the difference between the fair market value of a property and the amount still owed on the mortgage.

Equity loan. A loan based on the borrower's equity in his or her home.

Escrow. The holding of documents and money by a neutral third party prior to closing; also, an account held by the lender (or servicer) into which a homeowner pays money for taxes and insurance.

FHA mortgage. A mortgage that is insured by the Federal Housing Administration. Also referred to as a *government* mortgage.

Fair Credit Reporting Act. A consumer protection law that regulates the disclosure of consumer credit reports by consumer credit reporting agencies and establishes procedures for correcting mistakes on one's credit report.

First mortgage. A mortgage that has first claim to the secured property in the event of default.

Fixed-rate mortgage. A mortgage in which the interest rate does not change during the entire term of the loan.

Forbearance. The lender's postponement of foreclosure to give the borrower time to catch up on overdue payments.

Foreclosure. The legal process by which a mortgaged property may be sold when a mortgage is in default.

Gap financing. A payment to the lender, buyer, or third party, resulting in a reduction to the loan principal.

Graduated-payment mortgage. A mortgage that starts with low monthly payments that increase at a predetermined rate for a specified time. The initial monthly payments are set at an amount lower than that required for full amortization of the debt.

Hazard insurance. An insurance policy that combines personal liability coverage and hazard insurance coverage for a dwelling and its contents.

Homeowner's insurance. An insurance policy that combines personal liability coverage and hazard insurance coverage for a dwelling and its contents.

Homeowner's warranty. A type of insurance that covers repairs to specified parts of a house for a specific period of time. It is provided by the builder or property seller as a condition of the sale.

HUD. The U. S. Department of Housing and Urban Development.

HUD-1 Statement. See **Settlement Statement.**

IHS. Indian Health Service.

Interest rate. The fee or the percentage of an amount of money that is borrowed for a specific period of time.

Interest rate cap. A provision of an ARM limiting how much interest rates may increase per adjustment period or over the life of a mortgage. See also **Lifetime cap.**

Joint tenancy. A form of co-ownership giving each tenant equal interest and equal rights in the property, including the right of survivorship.

Late charge. The penalty a borrower must pay when a payment is made after the due date.

Lien. A legal claim against a property that must be paid off when the property is sold.

Lifetime cap. A provision of an ARM that limits the total increase in interest rates over the life of the loan.

Loan commitment. See **Commitment letter.**

Loan servicing. The collection of mortgage payments from borrowers and the related responsibilities of a loan servicer.

Loan-to-value percentage. The relationship between the unpaid principal balance of the mortgage and the appraised value (or sales price if it is lower) of the property.

Lock-in. A written agreement guaranteeing the homebuyer a specified interest rate provided the loan is closed within a set period of time. The lock-in also usually specifies the number of points to be paid at closing.

Mortgage. A legal document that pledges a property to the lender as security for payment of a debt.

Mortgage banker. A company that originates mortgages exclusively for resale in the secondary market.

Mortgage broker. An individual or company that for a fee acts as intermediary between borrowers and lenders.

Mortgage insurance. See **Private mortgage insurance.**

Mortgage insurance premium. The fee paid by a borrower to the FHA or a private insurer for mortgage insurance.

Mortgage margin. The set percentage the lender adds to the index value to determine the interest rate of an ARM.

Mortgage note. A legal document obligating a borrower to repay a loan at a stated interest rate during a specified period of time. The mortgage note is secured by a mortgage.

Mortgage interest rate. The rate of interest in effect for the monthly payment due.

Mortgagee. The lender in a mortgage agreement.

Mortgagor. The borrower in a mortgage agreement.

MOU. Memorandum of Understanding.

NCAI. National Congress of American Indians.

Negative amortization. A gradual increase in the mortgage debt that occurs when the monthly payment is not large enough to cover the entire amount of principal and interest due. The amount of the shortfall is added to the unpaid principal balance, which results in *negative* amortization.

Note. The agreement that states the amount to be borrowed and the terms and conditions of the loan. It also includes a complete description of how the loan should be repaid and the timeframe for repayment.

Notice of default. A formal written notice to a borrower that a default has occurred and that legal action may be taken.

Origination fee. A fee paid to a lender for processing a loan application; it is stated as a percentage of the mortgage amount.

Owner financing. A property purchase transaction in which the property seller provides all or part of the financing.

Payment cap. A provision of some ARMs limiting the amount by which a borrower's payments may increase regardless of any interest rate increase; may result in negative amortization. See **Adjustable-rate mortgage**.

PITI. Stands for principal, interest, taxes, and insurance—the components of a monthly mortgage payment. On trust land it will be PII since there are no county property taxes.

Planned unit development (PUD). A project or subdivision that consists of common property that is owned and maintained by owners' association for the benefit and use of the individual unit owners.

Points. A one-time charge by the lender to increase the yield of the loan; a point is 1 percent of the amount of the mortgage.

Prepays. Fees collected at closing to cover items such as setting up escrow accounts for property taxes, homeowner's insurance, and mortgage insurance premiums.

Prepayment penalty. A fee that may be charged to a borrower who pays off a loan before it is due.

Prequalification. The process of determining how much money a prospective homebuyer will be eligible to borrow before a loan is applied for.

Principal. The amount borrowed or remaining unpaid; also, that part of the monthly payment that reduces the outstanding balance of a mortgage.

Private mortgage insurance (PMI). Insurance provided by non-government insurers that protects lenders against loss if a borrower defaults. Lenders generally require PMI for loans with loan-to-value percentages greater than 80 percent.

Purchase and sale agreement. A written contract signed by the buyer and seller stating the terms and conditions under which a property will be sold.

Qualifying ratios. Guidelines applied by the lenders to determine how large a loan to grant a homebuyer.

Radon. An invisible, odorless gas found in some homes that in sufficient concentrations may cause health problems.

Rate lock. See **Lock-in.**

Real Estate Settlement Procedures Act. A consumer protection law that requires lenders to give borrowers advance notice of closing cost.

Refinancing. The process of paying off one loan with the proceeds from a new loan using the same property as security.

Second mortgage. A mortgage that has a lien position subordinate to the first mortgage.

Secondary mortgage market. The buying and selling of existing mortgages.

Section 184 loan. A loan that is guaranteed by the U.S. Department of Housing and Urban Development, Office of Native American Programs. Eligible borrowers are Indian/Alaska Native families or individuals from a recognized tribe, tribes, and tribally designated housing entities.

Seller take-back. An agreement in which the owner of a property provides financing, often in combination with an assumed mortgage.

Settlement. See **Closing.**

Settlement Statement. The computation of costs payable at closing that determines the seller's net proceeds and the buyer's net payment (referred to as a HUD-1).

Site control. Legal control over a specific parcel of land that allows the controlling entity to convey their interest in the property, whether it is a leasehold interest or title.

Subsidized second mortgage. A mortgage product for low-and moderate-income households under which a first mortgage is subsidized with a second mortgage (or *soft second*) behind it. The second mortgage may be issued by a state, county, or local housing agencies, foundations or nonprofit organizations. Payment on the second mortgage is often deferred and carries no or low interest rates, and part of the debt may be forgiven incrementally for each year the homeowner remains in the home.

Survey. A drawing or map showing the precise legal boundaries of a property and the location of improvements, easements, rights of way, encroachments, and other physical features.

Tenancy by entirety. A type of joint ownership of property that provides rights of survivorship and is available only to a husband and wife.

Tenancy in common. A type of joint ownership in a property without rights of survivorship.

TERO. Tribal Employment Rights Office.

Title. A legal document evidencing a person's right to or ownership of a property.

Title company. A company that specializes in examining and insuring titles to real estate.

Title insurance. Insurance to protect the lender (lender's policy) or the buyer (owner's policy) against loss arising from disputes over ownership of property.

Title search. An examination of the public records to ensure that the seller is the legal owner of the property and that there are no liens or other claims outstanding.

Title VI Loan Guarantee Program. A loan that is guaranteed by the U.S. Department of Housing and Urban Development, Office of Native American Programs for tribes or their tribally designated housing entities for the purpose of financing affordable housing activities.

TSR. Title Status Report. A function completed by the BIA that does all of the work of a title company on Indian Trust lands. See **Title, Title Company, Title insurance and Title search.**

Truth-in-lending Act. A federal law that requires lenders to fully disclose, in writing, the terms and conditions of a mortgage, including the APR and other charges.

UCC. Uniform Commercial Code.

Underwriting. The process of evaluating a loan application to determine the risk involved for the lender. It involves an analysis of the borrower's creditworthiness and the quality of the property itself.

USDA. The United States Department of Agriculture.

VA loan. A loan that is guaranteed by the U.S. Department of Veterans Affairs. Also referred to as a *government* mortgage.

Attachment 3. Participant List

Name Title	Organization	Address	Phone Email Address
Alexander-Reyes, Sharon Grants/Contract Compliance Officer	Narragansett Indian Tribe	P.O. Box 1699 4425 South County Trail Charlestown, RI 02813	401-364-9834
Alvare, Manny Property Manager	Walter Mortgage Company	P.O. Box 31601 Tampa, FL 33631	813-871-4636 malvare@walterind.com
Bailey, Kenneth Natural Resources	Bureau of Indian Affairs	711 Stewarts Ferry Pike Nashville, TN 37214	615-467-1568 envsci@comcast.net
Barber, Russell Tribal Chairman	Lac Courte Oreilles Housing Authority	13416W Trepania Road Hayward, WI 54843	715-634-8934 rivera733@yahoo.com
Beiler, Harold Grants Management	U.S. Department of Housing and Urban Development Eastern/Woodlands ONAP	77 West Jackson Boulevard Ralph Metcalf Federal Bldg Chicago, IL 60604	312-353-6236 Ext. 2804 harold_beiler@hud.gov
Bennett, George Tribal Counselor	Grand Traverse Band of Ottawa and Chippewa Indians	2605 N. West Bay Shore Dr Peshawbestown, MI 49682	231-271-4473 carolf@gtbindians.com
Bennett, Lucy Housing Director	Upper Sioux Community of Minnesota	P.O. Box 147 Granite Falls, MN 56421	320-564-6301 lbennett@uppersiouxcommunity- nsn.gov
Bishop, Tom Special Assets Manager	Housing Assistance Council	2090 Highway 159 Nortonville, KS 66060	913-886-2436 tbishop@ruralhome.org
Blue, Dean Chairman Housing Commission	Upper Sioux Community of Minnesota	P.O. Box 147 Granite Falls, MN 56421	320-564-6301 lbennett@uppersiouxcommunity- nsn.gov
Blue, Tim Commissioner	Upper Sioux Community of Minnesota	P.O. Box 147 Granite Falls, MN 56421	320-564-6301 lbennett@uppersiouxcommunity- nsn.gov
Boyd, Rodger Deputy Assistant Secretary	U.S. Department of Housing and Urban Development/ONAP	451 Seventh Street, SW Room 4126 Washington, DC 20410	202-401-7914 rodger_j._boyd@hud.gov
Bresette, Joseph Director	Red Cliff Housing Authority	Route One Box 941 Bayfield, WI 54814	715-779-3744 jbresette@ncis.net
Brown, Kate Housing Research Specialist	Building Research Council	One East St. Mary's Road Champaign, IL 61820	217-244-6769 cbrown4@uiuc.edu
Brown-Barnett, Rosilyn Executive Director	Narragansett Indian Tribe	P.O. Box 1699 Charlestown, RI 02813	401-364-9873 rbrown-barnett@nitribe.org
Bryant, Marcus Coordinator of Housing Services	Lumbee Tribe	P.O. Box 2709 Pembroke, NC 28372	910-521-6128
Bullough, Jennifer Contract Oversight Specialist	U.S. Department of Housing and Urban Development/ONAP	451 Seventh Street, SW Rm 4126 Washington, DC 20410	202-401-7914 Ext. 4274 jennifer_a._bullough@hud.gov
Burke, Julie Director, Grants Evaluation Division	U.S. Department of Housing and Urban Development Eastern/Woodlands ONAP	77 West Jackson Boulevard Room 2408 Chicago, IL 60604	800-735-3239 Ext. 2818 julie_burke@hud.gov
Carter, David	Lumbee Tribe	94 Baucom Ave Lumberton NC 28360	910-739-0516 dcarter@co.robason.nc.us
Chapman, Sheila Chairperson-Board of Commissioners	Lac du Flambeau Chippewa Housing	PO Box 187 Lac du Flambeau, WI 54538	715-588-3348
Chavis, Frances Tribal Council Member	Lumbee Tribe	PO Box 535 Pembroke NC 28372	910-521-9075 happyfran2002@yahoo.com
Clay, Troland Housing Director	Pokagon Band of Potawatomi Indians	PO Box 180 Dowagiac, MI 49047	269-783-0443 tclay@pokagon.com
Clute, Katharine Executive Director	Akwesasne Housing Authority	378 State Rt 37, Suite A Hogansburg NY 13655	518-358-9020 katharine.clute@akwesasnehousing. org
Comins, Delinda RS Director	Akwesasne Housing Authority	378 State Rt 37, Suite A Hogansburg NY 13655	518-358-9020 ext. 115 delinda.comins@akwesasnehouring. org

Name Title	Organization	Address	Phone Email Address
Cook, Ronald Board of Commissioner	Akwesasne Housing Authority	378 State Rt 37, Suite A Hogansburg NY 13655	518-358-9020 millie.cook@akwesasnehousing.org
Cypress, Mitchell Chairman	Seminole Tribe of Florida	6300 Stirling Road Hollywood FL 33024	800-683-7800
Danz, Dave Planning Director	Bois Forte Band of Chippewa	PO Box 16 Nett Lake MN 55772	218-757-3261 ddanz@rangenet.com
Deese, Aggie Tribal Council Member	Lumbee Tribe	106 West Smith St Maxton NC 28364	910-844-5946
DeFoe, Grace	Red Cliff Housing Authority	Route One Box 941 Bayfield WI 54814	715-779-3744
Deragon, Lawrence Board Chairman	Red Cliff Housing Authority	Route One Box 941 Bayfield WI 54814	715-779-3744
Diehl, David Lending Officer	Mercantile Bank	2307 West Kennedy Blvd Tampa FL 33609	813-250-3091 david.diehle@bankmercantile.com
Dupuis, Wayne Housing Director	Fond du Lac	932 Trettle Lane Cloquet, MN 55720	218-878-8050 waynedupuis@fdlrez.com
Durant, Robert Executive Director	White Earth Reservation Housing Authority	PO Box 436 White Earth, MN 56591	218-983-3277 ext. 102
Edwards, Eddy Executive Director	Ojibwa Housing Authority	HC One Box 484 E L'Anse, MI 49946	906-524-5514 ohaed@up.net
Emery, Gene	Ojibwa Housing Authority	220 Main Street Baraga, MI 49908	906-353-7117 ohaed@up.net
Fairbanks, Donna TA/TR Training Specialist	National American Indian Housing Council	1121 A Sandy Hook Lane Luck, WI 54853	715-472-2260 dfairbanks@naihc.net
Faircloth, Gene Chairman	Coharie Tribe	7531 North US 421 Hwy Clinton, NC 28328	910-564-6909
Favorite, Andrew Housing Board Chairman	White Earth Reservation Housing Authority	P.O. Box 436 White Earth, MN 56591	218-983-3277
Fitzgibbons, Kevin Administrator	U.S. Dept of Housing and Urban Development Eastern/Woodlands ONAP	77 West Jackson Blvd Ralph Metcalf Federal Bldg Chicago, IL 60604	312-353-6236 Ext. 2800 kevin_fitzgibbons@hud.gov
Fogg, Lorna	Travois, Inc.	10101 Fogg Lane New Port Richey, FL 34654	727-868-2059 lorna@travois.com
Fowler, Alan President	Suburban Mortgage Company of New Mexico	P.O. Box 14623 Albuquerque, NM 87191	505-298-7456 afowler@swcp.com
Frank (Sr), Joe Director	Seminole Tribe of Florida	6300 Stirling Road, Rm 247 Hollywood, FL 33024	954-967-3500 jfrank@semtribe.com
Frank, Richard Chairperon, Board of Commissioners	Seneca Nation Housing Authority	50 Iroquois Drive New York, NY 14081	716-532-5000
Fry, Nacona NIWHC Member	Narragansett Indian Tribe	P.O. Box 1699 Charlestown, RI 02813	401-364-9834
Funmaker, Winona Homeownership Development Specialist	Ho-Chunk Housing Authority	P.O. Box 730 Tomah, WI 54660	608-374-1245
Gaasvig, George Technical Assistance Specialist	National American Indian Housing Council	900 Second Street, NE Suite 305 Washington, DC 20002	202-789-1754 ggaasvig@naihc.net
Gillen, Brian Senior Advisor	U.S. Dept of Housing and Urban Development Eastern/Woodlands ONAP	77 West Jackson Boulevard Ralph Metcalf Federal Bldg Chicago, IL 60604	312-353-6236 Ext. 2626 brian_gillen@hud.gov
Glass, David Director	Minnesota Indian Economic Development Fund	Suite B-100, 2380 Wycliff St St. Paul, MN 55144	651-917-0819
Glezen, Gail Assistant Housing Director	Bay Mills Housing Authority	3095 South Towering Pines Brimley, MI 49715	906-248-5524 gail_glezen@hotmail.com
Goodwin, Kathy Board	White Earth Reservation Housing Authority	P.O. Box 436 White Earth, MN 56591	218-983-3277
Goosens, Ken Mortgage Specialist, Loan Department	Seminole Tribe of Florida	6300 Stirling Road Hollywood, FL 33024	954-966-6300 Ext. 1287 kgoosens@semtribe.com
Green, Pattye Senior Business Manager	Fannie Mae	4901 West Pine Road Tishomingo, OK 73460	580-384-5218 pattye_green@fanniemae.com
Greene, Jennie Housing Administrator	Aquinnah Wampanoag Tribal Housing Authority	P.O. Box 479 Chilmark, MA 02535 0479	508-645-2711 awtha1@vineyard.net
Henderson, Joseph Vice President	First Bank of Indiantown	P.O. Box 365 Indiantown, FL 34956	863-357-6880 jhenderson@fboi.com

Name Title	Organization	Address	Phone Email Address
Henry, Bobby	Seminole Tribe of Florida	6300 Stirling Road Hollywood, FL 33024	800-683-7800
Horvick, James Director of Acquisitions	Raymond James Tax Credit Funds	880 Carillon Parkway St. Petersburg, FL 33716	727-567-1964 James.horvick@raymondjames.com
Hunt, Morgan Miss Lumbee 2004/Official Ambassador	Lumbee Tribe	3201 Roberts Avenue Lumberton, NC 28358	910-521-6111
Hunt, Rudolphus Tribal Council Member	Lumbee Tribe	308 Parrot Drive Lumberton, NC 28360	910-738-6649
Jackson, Tracy Fiscal Officer	Coharie Tribe	7531 North US Hwy 421 Clinton, NC 28328	910-564-6909 tracy_jackson@usa.com
Jacobs, Marcella Tribal Council Member	Waccamaw Siouan Tribe	P.O. Box 69 Bolton, NC 28423	910-655-8778 wakamas@aol.com
Jacobs, Margie Housing Director	Waccamaw Siouan Tribe	P.O. Box 69 Bolton, NC 28423	910-655-8778 wakamas@aol.com
Jeffreys, Brenda Real Estate Manager	Sault Ste. Marie Tribe of Chippewa Indians	523 Ashmun Street Sault Ste. Marie, MI 49783	906-635-6050 Ext. 26081 bjeffreys@saulttribe.net
Jimerson, Judy Secretary Treasurer	Seneca Nation Housing Authority	50 Iroquois Drive New York, NY 14081	716-532-5000
Johnson, Charles President	The Johnson Strategy Group, Inc.	4425 Juan Tabo Blvd, NE Albuquerque, NM 87111	505-323-1612 chuck@johnsonstrategy.com
Jones, Elton Director, Grants Management	U.S. Dept of Housing and Urban Development Eastern/Woodlands ONAP	77 West Jackson Boulevard Ralph Metcalf Federal Bldg Chicago, IL 60604	312-353-6236 Ext. 2815 elton_jones@hud.gov
Kalbas, William Field Director's Liaison	U.S. Dept of Housing and Urban Development Tampa Field Office	Timberlake Federal Bldg 500 East Zack Street, Ste 402 Tampa, FL 33602 3945	813-228-2026 Ext. 2112 william_j_kalbas@hud.gov
Kelley, Deloris Occupancy Specialist	Poarch Creek Indians	5811 Jack Springs Road Atmore, AL 36502	251-368-5945
Kelley, Laura Specialty Lending Manager	National City Bank	35215 West Michigan Avenue Wayne, WI 48184	734-721-2697 laura.kelley@ncmc.com
Killooy Esq. ,John Attorney	Narragansett Indian Tribe	P.O. Box 1699 Charlestown, RI 02813	401-364-9834
Kuramoto, Ford President	Magna Systems, Inc.	340 East Second Street, Ste 409 Los Angeles, CA 90012	213-625-5796 fhkuramoto@magnasystemsinc.com
LaBine, Tony	Lac Vieux Desert Band of Lake Superior Chippewa Indians	P.O. Box 249 Watersmeet, MI 49969	906-358-0344 tony.labine@lvdtribal.com
Lambert, Catherine Executive Director	Qualla Housing Authority	P.O. Box 1749 Cherokee, NC 28719	828-497-9161 rowenasmith@dnet.net
Lickness, Georgia Executive Director	St. Paul American Indians in Unity	P.O. Box 40009 St. Paul, MN 55104	651-209-2987 georgiac1-2003@yahoo.com
Liesdeh, Yolanda Executive Secretary	Seminole Tribe of Florida	6300 Stirling Road, Room 247 Hollywood, FL 33024	954-967-3500 jliesdeh@semtribe.com
Locklear, Jerl Tribal Council Member	Lumbee Tribe	3512 Union Chapel Road Pembroke, NC 28372	910-521-4161
Locklear, Kenneth Council Member	Lumbee Tribe	120 Truck Lane Shannon, NC 28386	910-843-8544
Locklear, Patsy Housing Counselor	Lumbee Tribe	P.O. Box 2709 Pembroke, NC 28372	910-521-7861
Locklear, Sanford Tribal Council Member	Lumbee Tribe	500 Goins Road Pembroke, NC 28372	910-521-2254
Locklear Sr., Joel Garth Council Member	Lumbee Tribe	P.O. Box 2169 Pembroke, NC 28372	910-521-2614
Loubear Wayka, Jamie Financial Supervisor	Menominee Tribal Housing Department	P.O. Box 459 Keshena, WI 54135	715-799-3236 loudbear@frontiernet.net
Lynch, Archie Tribal Administrator	Haliwa - Saponi Tribe	P.O. Box 99 Hollister, NC 27844	252-586-4017 alynch@coastalnet.com
Lynk, Frank Board Commissioner Vice Chair	Lac Courte Oreilles Housing Authority	13416W Trepania Road Hayward, WI 54843	715-634-2147 rivera733@yahoo.com
Lyons, Vern Construction Superintendent	Leech Lake Band of Ojibwe Housing Authority	P.O. Box 938 Cass Lake, MN 56633	218-335-8282
Mantooth, Mary Finance Officer	Qualla Housing Authority	P.O. Box 1749 Cherokee, NC 28719	828-497-9161 rowenasmith@dnet.net

Name Title	Organization	Address	Phone Email Address
Martin, Delores Board Commissioner	Bad River Housing Authority	P.O. Box 57 Odanah, WI 54861	715-682-2271
Martin, Lee "Lavan" Chairman, Housing Board	Poarch Creek Indians	5811 Jack Springs Road Atmore, AL 36502	251-368-9136 martinl@frontiernet.net
Maynor, Elizabeth Executive Director	Coharie Tribe	7531 North US Highway 421 Clinton, NC 28328	910-564-6909 emaynor@intrstar.net
McMillian, Craig Housing Director	Lumbee Tribe	P.O. Box 2709 Pembroke, NC 28372	910-521-7861 craig.mcmillian@lumbeetribe.com
Meyer, Dick Executive Vice President	First Bank of Indiantown	P.O. Box 365 Indiantown, FL 34956	772-597-2181 rmeyer@fboi.com
Mitchell, Rick National Sales/Marketing Sales Director	Amerind	P.O. Box 3133 Brewer, ME 04412	207-945-0789 amerrickm@yahoo.com
Moore, Mike Director of Legal Services and Planning	Minnesota Indian Economic Development Fund	2380 Wycliff Street Suite B-100 St. Paul, MN 55144	651-917-0819
Morris, Michael President	Michael Morris Law, LLC	7525 Welton Drive Madison, WI 53719	608-833-8388 morrisslaw@charter.net
Neptune, Ernest Executive Director	Indian Township Passamaquoddy Housing Authority	P.O. Box 99 Princeton, ME 04668	207-796-8004 ernieneptune@passamaquoddy.com
Neveaux, Karen Assistant Director	Bad River Housing Authority	P.O. Box 57 Odanah, WI 54861	715-682-2271
Newell, Stephen Acting Director	Indian Township Passamaquoddy Housing Authority	P.O. Box 99 Princeton, ME 04668	207-796-8004 stephennewell@passamaquoddy.com
Nicolosi, Liliana Senior Accountant	Seminole Tribe of Florida	6300 Stirling Road Hollywood, FL 33024 2152	954-966-6300 ext. 1217
Oakes, Leigh Finance Director	Akwesasne Housing Authority	378 State Route 37, Suite A Hogansburg, NY 13655	518-358-9020 leigh.oakes@akwesasnehousing.org
O'Neil, Carolyn Housing Division Director	Sault Ste. Marie Tribe of Chippewa Indians	2218 Shunk Road Sault Ste. Marie, MI 49783	906-635-4967 houcarol@saulttribe.net
Pacheco, Valentino Community Dev. Planner	Leech Lake Band of Ojibwe Housing Authority	P.O. Box 938 Cass Lake, MN 56633	218-335-8282
Parish, Cheryl Executive Director	Bay Mills Housing Authority	3095 South Towering Pines Brimley, MI 49715	906-248-5524 Ext. 11 cherylaparish@hotmail.com
Peters, Olga Collections Specialist	Menominee Tribal Housing Department	P.O. Box 459 Keshena, WI 54135	715-799-3236 opeters@frontiernet.net
Pierson, Brian Attorney	von Briesen and Roper, S.C.	411 East Wisconsin Ave, Ste 700 Milwaukee, WI 53202	414-287-1221 bpierson@vonbriesen.com
Price, Myra Executive Director	Ho-Chunk Housing Authority	P.O. Box 730 Tomah, WI 54660	608-374-1245
Redner, Frank Planner	Upper Sioux Community of Minnesota	P.O. Box 147 Granite Falls, MN 56241	320-564-6301 lbennett@upper Siouxcommunity- nsn.gov
Reed, Verma Housing Chairman	MOWA Choctaw Housing Authority	1080-A Reservation Road Mt. Vernon, AL 36560	251-829-5000 vermareed@mowachoctaw.com
Revels, Pearlean Tribal Council Member	Lumbee Tribe	13558 US Highway 301 North St. Pauls, NC 28384	910-865-5692
Revels, Rebekah Public Information Specialist	Lumbee Tribe	405 Bell Road St. Pauls, NC 28384	910-521-6128
Reynolds, Peggie Grants Coordinator and Regulator	Seminole Tribe of Florida	6300 Stirling Road, Room 247 Hollywood, FL 33024	954-967-3500 preynolds@semtribe.com
Richardson, Marty Tribal Planner	Haliwa - Saponi Tribe	P.O. Box 99 Hollister, NC 27844	252-586-4017 mmtoka@coastalnet.com
Robinson, Martin Vice Chairperson Board of Commissioners	Leech Lake Band of Ojibwe Housing Authority	P.O. Box 938 Cass Lake, MN 56633	218-335-8282
Russo, Pete Assistant Director of Housing	Seminole Tribe of Florida	6300 Stirling Road, Room 247 Hollywood, FL 33024	954-966-6300 prusso@semtribe.com
Sanborn, Craig Housing Director	Penobscot Nation	Six River Road Indian Island, ME 04468	207-817-7370 csanborn@penobscotnation.org
Sanderson, Andrew Residential Lending Manager	Mercantile Bank	2307 West Kennedy Boulevard Tampa, FL 33609	813-250-3090 andrew.sanderson@bankmercantile. com

Name Title	Organization	Address	Phone Email Address
Shisler, Vicki Resident Services Coordinator	Ho-Chunk Housing Authority	P.O. Box 730 Tomah, WI 54660	608-374-1245
Snow, Celeste Senior Community Investment Specialist	Federal Home Loan Bank- Atlanta	1475 Peachtree Street, NE Atlanta, GA 30309	404-888-8167 csnow@fhlbatl.com
Snow, Claudia Asst Director/Housing Manager	MOWA Choctaw Housing Authority	1080-A Reservation Road Mt. Vernon, AL 36560	251-829-5000 claudiasnow@mowachoctaw.com
Soulier, Jackie Compliance Officer	Lac du Flambeau Chippewa Housing	P.O. Box 187 Lac du Flambeau, WI 54538	715-588-3348
Stangel, Lorraine Maintenance Supervisor	Leech Lake Band of Ojibwe Housing Authority	P.O. Box 938 Cass Lake, MN 56633	218-335-8282
Taylor, Wilford "Longhair" Tribal Chief	MOWA Choctaw Housing Authority	1080-A Reservation Road Mt. Vernon, AL 36560	251-829-5000 chieftaylor@mowachoctaw.com
Taylor, Craig Executive Director	MOWA Choctaw Housing Authority	1080-A Reservation Road Mt. Vernon, AL 36560	251-829-5000 craigtaylor@mowachoctaw.com
Thayer, Jean Assistant Executive Director	Lac Courte Oreilles Housing Authority	13416W Trepania Road Hayward, WI 54843	715-634-2147 rivera733@yahoo.com
Thomas, D. Michelle Director of Housing	Seminole Tribe of Florida	6300 Stirling Road Hollywood, FL 33024	954-966-6300 dmthomas@semtribe.com
Thompson, Barbara Executive Director	Seneca Nation Housing Authority	50 Iroquois Drive New York, NY 14081	716-532-5000
Thompson, Jenifer Finance Officer	Lac du Flambeau Chippewa Housing	P.O. Box 187 Lac du Flambeau, WI 54538	715-588-3348
Thorne, Robin	Travois, Inc.	10101 Fogg Lane New Port Richey, FL 34654	727-868-2059 robin@travois.com
Tommie, S.R. Assistant to the Chairman	Seminole Tribe of Florida	6300 Stirling Road Hollywood, FL 33024	800-683-7800
Townsend, Larry Council Member, 6th District	Lumbee Tribe	187 Deese Road Pembroke, NC 28372	910-521-0045
Vogel, Teresa Executive Director	Grand Portage Housing Authority	21 Townsite Road Grand Portage, MN 55605 0303	218-475-2552 gpiha@boreal.org
Wandahsega, Ben Executive Director	Michigan Potawatomi Housing Authority	N14911 Hannahville Road Wilson, MI 49896	906-466-2935 ben297@hannahville.org
Warrington, Wendy Resident Service Manager	Menominee Tribal Housing Department	P.O. Box 459 Keshena, WI 54135	715-799-3236 warrinw@frontiernet.net
White, Mary Grants Management Specialist	U.S. Dept of Housing and Urban Development Eastern/Woodlands ONAP	77 West Jackson Boulevard Ralph Metcalf Federal Building Chicago, IL 60604	312-353-6236 Ext. 2812 mary-white@hud.gov
White, Terrance	Leech Lake Band of Ojibwe Housing Authority	P.O. Box 938 Cass Lake, MN 56633	218-335-8282
Wicker, Susan Housing Director	Poarch Creek Indians	5811 Jack Springs Road Atmore, AL 36502	251-368-9136 wicker@frontiernet.net
Williams, Adelsa Reporter	Seminole Tribe of Florida	6300 Stirling Road Hollywood, FL 33024	954-966-6300 Ext. 1268 awilliams@semtribe.com
Wilson, Jane Attorney	Seminole Tribe of Florida	6300 Stirling Road Hollywood, FL 33024	954-966-6300 jwilson@semtribe.com
Wright, Thomas Housing Department Manager	Grand Traverse Band of Ottawa and Chippewa Indians	2605 N. West Bay Shore Drive Peshawbestown, MI 49682	231-271-4473 carolf@gtbindians.com
Wysocki, Joanna Housing Assistance Specialist	U.S. Dept of Housing and Urban Development	500 East Zack Street Tampa, FL 33602 3945	813-228-2026 Ext. 813
Zajiceck, Karlene Executive Director	Lac du Flambeau Chippewa Housing	P.O. Box 187 Lac du Flambeau, WI 54538	715-588-3348

Attachment 4. Schedule of Regional Summits

EASTERN/WOODLANDS REGION

April 6 – 7, 2004

Seminole Hard Rock Hotel & Casino
Tampa, Florida

NORTHWEST REGION

April 21 - 22, 2004

Coeur d'Alene Casino Resort Hotel
Worley, Idaho

ALASKA REGION

May 11 – 12, 2004

Millennium Alaskan Hotel
Anchorage, Alaska

NORTHERN PLAINS REGION

May 26 - 27, 2004

Stanley Hotel
Estes Park, Colorado

SOUTHERN PLAINS REGION

July 20 – 22, 2004

Sheraton Tulsa Hotel
Tulsa, Oklahoma

SOUTHWEST REGION

August 18 – 19, 2004

Nugget Hotel & Casino
Reno, Nevada