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UNITED STATES DEPARTMENT OF THE INTERIOR

5

BUREAU OF INDIAN AFFAIRS

6

CONSULTATION

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Taken at:

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The Frontier Building

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3601 C Street, Room 896

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Anchorage, Alaska 99503

12

February 11, 2015

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1:00 p.m. - 5:00 p.m.

14

15 Bureau of Indian Affairs:

16

Les Jensen

Art Hacker

17

Dewayne Cooper

18

Other participants:

19

Brenda Akelkok, Bristol Bay Housing Authority

Gary Williams, Kake

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Casimero Aceveda, Kake

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22

23

24

25 Reported by: Adrianell Poteet Sorrels, RPR, CSR

1 P R O C E E D I N G S

2 MR. JENSEN: Good afternoon,
3 Brenda. My name is Les Jensen. I'm the National
4 Housing Program Officer for the Bureau of Indian
5 Affairs Housing Improvement Program. Today we're
6 having a consultation session on the Housing
7 Improvement Program proposed rule.

8 We had a session in Washington, D.C. last
9 week. And so this is the second of four. Could
10 you slide down one there, Art? Go up.

11 So the first one was February 3rd at the
12 Mayflower. Today is from 1:00 to 5:00. And then
13 we'll have a teleconference with the assistant
14 secretary on February 18th. And the call-in
15 number is there, 888-455-0045, pass code 1185469.
16 And that's from 1:00 to 4:00.

17 That one -- if there's a lot of tribes
18 calling in there, that might be a little
19 difficult. But we're going to go ahead and do it
20 anyways. And then the last session will be in
21 conjunction with the National Congress of American
22 Indians, their March, midwinter session,
23 February 26th at the Capital Hilton there.

24 So we're here today to talk about the
25 proposed changes to the HIP program and to take

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1 your comments -- questions and comments. So I'd
2 like to provide you with a little bit of
3 background about how we got where we are today.
4 In 2010 we started talking with tribes here in
5 Anchorage about the HIP program, the likes and
6 dislikes of the program. And as we talked with
7 tribes -- we didn't consider it consultation. We
8 considered it dialogue about the aspects of the
9 HIP program.

10 And so in those discussions -- we've carried
11 that through several years before we got to the
12 proposed rule. And so tribes had a chance to
13 participate and to exchange information about the
14 proposed rule.

15 And so the Indian Affairs plans to propose
16 new rules for the Housing Improvement Program in
17 2015 that will recommend a redesign of the
18 program. We also did a couple of listening
19 sessions last year. We had one here in June with
20 the National Congress of American Indians' summer
21 session here in Anchorage. And then we had
22 another one in October in Atlanta. And that one
23 was also in conjunction with the National Congress
24 of American Indians.

25 And so those were listening sessions just to

1 provide them some background and some updates
2 about some of the proposed changes and where we
3 were with that. And so there was minimal
4 participation in both of those sessions.

5 So the proposed rule will align HIP with
6 federal program income requirements. It will
7 provide flexibility for tribes to better address
8 large waiting lists in their service area. It
9 will foster relationships with other federal
10 agencies on ways to leverage housing funds. It
11 will improve sustainable, affordable housing on
12 tribal lands. It will increase the number of
13 individual families served and increase the number
14 of projects funded. So that's quite a handful
15 right there.

16 Do you have -- do you have any questions or
17 comments about that?

18 MS. AKELKOK: I like the fact
19 that -- I don't know if you're going to award more
20 points in the scoring if there's other federal
21 funding available, but it seems like a good idea.
22 It will make everybody's money go further.

23 MR. JENSEN: Okay. Did you want
24 her to move down?

25 THE REPORTER: I can hear fine.

1 Can you hear her?

2 MR. JENSEN: Okay. So the idea is
3 that -- to leverage other agency funds so that we
4 can pool our money together. And that way we
5 should be able to do more projects. But that
6 would be called down payment assistance.

7 MS. AKELKOK: Down payment
8 assistance? Most of our tribes don't have a
9 mortgage program. They are -- it's largely built
10 with the USDA money.

11 MR. JENSEN: Okay. We can leverage
12 with the office of Native American Programs 184,
13 for instance. We could do USDA 502 loan
14 program --

15 MS. AKELKOK: Uh-huh.

16 MR. JENSEN: -- which is, you know,
17 the direct loan through their agency.

18 MS. AKELKOK: Yeah.

19 MR. JENSEN: And then we can talk
20 more about that with Dewayne as we learn more
21 about that program.

22 Okay. So the crosswalk from the current
23 regulation to the proposed rule is that the
24 proposed rule will increase the Category A, which
25 is emergency repair. That limit is 2,500. And we

1 propose to change that to 7,500. And that's more
2 in align with what you can do with emergency
3 repair. And they would still be eligible for any
4 of these other categories. They could still
5 receive assistance in the A and be eligible for
6 any of the others later on.

7 It will increase Category B, the renovation
8 limits, from 35,000 to 60,000. And that's
9 probably true -- well, very true, because you
10 can't do much with 35,000 anymore.

11 MS. AKELKOK: No. Especially if
12 there's mold. Yeah.

13 MR. JENSEN: Yeah. And so for
14 Alaska that would be 60,000 plus freight costs
15 added onto it with a 25 percent -- it can be, you
16 know, what is it? 25 percent of the cost of the
17 project.

18 MR. COOPER: Uh-huh.

19 MR. JENSEN: And the last one on
20 that Category B is increase the payback agreement
21 from five years to ten, because we've increased
22 the threshold from 35 to 60. It will add down
23 payment assistance Category D to leverage USDA
24 direct loans, the 502 loan program for rural
25 housing. And we could also leverage HUD

1 Section 184 loan or other conventional types of
2 loan packages.

3 It will add new ranking factors. Maximum of
4 ten points for either homelessness, overcrowded
5 conditions, and dilapidated housing conditions.
6 So those three there were not in the current regs.
7 We're adding them back. We used to --

8 MS. AKELKOK: Can I ask a question?

9 MR. JENSEN: Sure.

10 MS. AKELKOK: Now, who would
11 certify that? Would the tribe certify who was
12 homeless, overcrowded or dilapidated?

13 MR. JENSEN: You would score those
14 based on the application and then send that in.

15 MS. AKELKOK: Okay.

16 MR. JENSEN: And then later on we
17 could verify that.

18 MS. AKELKOK: Okay.

19 MR. JENSEN: The eligibility and
20 how that was met.

21 MS. AKELKOK: Okay.

22 MR. JENSEN: But, certainly, the
23 tribe would score those.

24 So it will update the current selection
25 criteria. Income will be raised from

1 125 percent -- which is extremely low income -- to
2 150 percent of the Federal Poverty Income
3 Guideline, which then becomes into the very low.
4 Our Federal Poverty Income Guideline is based on
5 the Health and Human Services' federal poverty
6 guideline. And then we just increased that by 25,
7 and it would go up to 150. So, potentially, there
8 would be more eligible applicants based on those
9 people applying at a higher income.

10 The age: Will increase the age requirement
11 from 55 to 62, one point for every year up to a
12 maximum of 15 points. Currently, there is no
13 maximum. So as you get every year older,
14 potentially, you could get up to 30 points for
15 that age factor alone per person.

16 Disability: It would reduce the number of
17 applicants to one household -- one per household.
18 And all that's required is one documentation.
19 Currently you have to have two documents or a
20 letter from the physician documenting their
21 disability status. And that change would be a
22 maximum of ten points, which is -- right now it's
23 currently 20.

24 The next criteria update would be family
25 size. And it would increase points for five or

1 more dependents to a maximum of 15. So currently
2 it's six or more. So today if you have one
3 dependent, you get zero points; two dependents,
4 you get one point; three dependents, you get two.
5 And maximum of five.

6 Whereas, this would increase one dependent,
7 you'd get -- I believe it's three points. Two
8 dependents, six points. I think that's how it
9 goes.

10 MR. HACKER: I think so.

11 MR. JENSEN: And so on until you
12 get a maximum 15, regardless of how many
13 dependents there are in the family. Any
14 questions?

15 It will increase the application period from
16 one year to four years. That one was a big one,
17 because tribal members were saying we're having to
18 apply every year to update their information. So
19 to pool that into a four-year pool -- four-year
20 pool would -- they wouldn't have to come back.
21 But we would encourage them to update their
22 information. For instance, they'd be one year
23 older every year. Their status could change. It
24 would be beneficial for them to come in and do
25 that if they so desire to.

1 The land requirements: Currently it requires
2 proof of land ownership or a home site lease. So
3 we're saying if you can show proof that you can
4 obtain land before the grant is awarded, we'll --
5 we'll consider you as eligible. Before you had to
6 have the land.

7 MS. AKELKOK: That's good.

8 MR. JENSEN: So if the tribal
9 member is applying for HIP and they score, they
10 may get a home. If they don't have land, they can
11 go to the tribe and say, hey, I need a home site
12 lease or need a -- some sort of land -- title to
13 the land. And then we'll certainly give them that
14 grant.

15 It will -- we also will require that the
16 homeowner will get a certificate of title at the
17 end of the payback period. So after 25 years they
18 will be issued a certificate of title.

19 It will increase the square footage
20 limitations. That will meet the requirements of
21 the disabilities act -- the Americans with
22 Disabilities Act. For instance, it will raise a
23 two-bedroom square footage from 900 square feet to
24 1,000 square feet. For a three-bedroom it will
25 raise it from 1,050 to 1,200 square feet. In a

1 four-bedroom it will raise it from 1,305 to
2 1,400 square feet. And that's due to the --
3 because you have to have bigger bathrooms, bigger
4 hallways; and the square footage limits are a
5 little small in trying to meet that. So, of
6 course, those costs would go up per square foot.

7 Okay. Next one. The conclusion is that the
8 proposed HIP redesign will allow tribes some
9 flexibility to address their very low income
10 family housing needs. It will better address the
11 large waiting lists that tribes are experiencing.
12 It will provide down payment assistance for
13 families who can obtain a mortgage loan from USDA
14 or other loan programs. But it may require
15 several fiscal years to establish a baseline
16 measure so that we can track the benefits of our
17 proposed rule changes.

18 And one of them might be how many families
19 are eligible and how many families we can put into
20 a home, those types of tracking measures. So the
21 measures we have currently -- we have two of them.

22 But that's -- I think -- is there another
23 slide? You can see -- view the proposed rule on
24 the Federal Register notice at this location,
25 bia.gov/WhoWeAre/AS-IA/ORM/HIP/index.htm; or you

1 can go to www.regulations.gov.

2 MS. AKELKOK: Are these slides
3 available?

4 MR. JENSEN: You can get a copy if
5 you provide --

6 MS. AKELKOK: I did. I put my
7 name.

8 MR. JENSEN: Okay. I can send it
9 to you. And the proposed rule ends March 6th.

10 MS. AKELKOK: Okay.

11 MR. JENSEN: 60-day comment period.

12 And I think we have some contact -- also,
13 here is where you can submit. You may submit your
14 comments by any of the following methods: At the
15 www.regulations.gov, there's a docket number right
16 there, or you can mail it to this address or
17 hand-deliver it. And that would, again, be due
18 March 6th.

19 MS. AKELKOK: I just had a question
20 regarding disability. Would it also include
21 somebody who is diagnosed with fetal alcohol
22 effects?

23 MR. JENSEN: I would imagine so.

24 MS. AKELKOK: That kind of
25 disability, not just a physical --

1 MR. JENSEN: But if you would make
2 a comment --

3 MS. AKELKOK: Okay.

4 MR. JENSEN: If you could make a
5 comment to that, then we could better address it
6 that way. Because I think if I answered that -- I
7 think it would be better if it was on your
8 comment.

9 MS. AKELKOK: Okay.

10 MR. JENSEN: That's it?

11 MR. HACKER: That's it. You can
12 give that to her.

13 MS. AKELKOK: Okay. Thank you.

14 I have a meeting with my board of
15 commissioners next week. And I'm pretty sure
16 they'll have me draft a copy. So --

17 MR. JENSEN: Well, nothing is off
18 the table.

19 MR. HACKER: That is the proposed
20 rule change that he handed you.

21 MS. AKELKOK: Yeah.

22 MR. HACKER: And these addresses
23 and all that is in that document.

24 MS. AKELKOK: Okay. Really good
25 presentation. Thank you.

1 MR. JENSEN: Thank you for coming.
2 Certainly look forward to having your comments.

3 I think that, you know, that as we learn how
4 we're going to respond to it -- I can't say, you
5 know, what the assistant secretary's decision will
6 be. But, certainly, we will compile the comments
7 and then make a final publish of your comments.

8 MS. AKELKOK: Okay. There's no
9 priority for veteran status?

10 MR. JENSEN: Good point. Thank
11 you.

12 MS. AKELKOK: Okay.

13 MR. JENSEN: Thank you for making
14 that comment. We could consider that.

15 What would be your thoughts?

16 MS. AKELKOK: How you define
17 veteran would be really important in Alaska, too,
18 because many of our veterans in the villages
19 actually served in the Alaska National Guard or
20 the Territorial Guard. And they've been getting
21 veteran status from different agencies even though
22 they weren't a veteran of U.S. military service,
23 but they were in the Indian Scouts during the
24 World War.

25 So in the rural areas of Alaska, it'd be
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1 really important that the Territorial Guard were
2 recognized for that status, too. And we could
3 make that comment.

4 MR. JENSEN: Yeah. I would
5 appreciate that you do. And any of these changes,
6 of course, then, would reflect a change to the HIP
7 application. And we probably won't implement the
8 change until '16. As we go through this -- I
9 think we've been doing this four years. But I
10 think we could get through this by '16.

11 MS. AKELKOK: Okay. All right.

12 MR. JENSEN: That was a good
13 comment.

14 MS. AKELKOK: Okay. Appreciate
15 your coming up here. How I learned about the
16 meeting was I got an e-mail from the Alaska
17 Association of Housing Authorities. Thank you
18 very much.

19 MR. JENSEN: Okay. So let me make
20 sure I got your e-mail address.

21 MS. AKELKOK: Yeah. It's on there.

22 MR. JENSEN: Okay. Thank you, very
23 much.

24 (Break in consultation.)

25 MR. JENSEN: Well, thank you for

1 coming. My name is Les Jensen. I'm the National
2 Housing Program Officer for Washington, D.C.
3 Today we're here to talk about the proposed rule
4 of the HIP program and give you some background
5 and take your comments. You can see here today's
6 date and location. We're here. So go to the next
7 slide, please.

8 This is the second of four consultation
9 sessions. We already had that one in D.C. last
10 week, today's date; and then the next one will be
11 a teleconference, February 18th. And that's in
12 your packet. But that will be a telecon,
13 888-455-0045, pass code 1185469. And that's from
14 1:00 to 4:00. And the last -- the fourth and last
15 one is February 26th.

16 MR. WILLIAMS: Who is -- which time
17 zone?

18 MR. JENSEN: That's Eastern Time.
19 Thank you. Eastern Time.

20 And the last one is in conjunction with the
21 National Congress of American Indians at their
22 winter session in D.C., February 26th at the
23 Capital Hilton. That's from 1:00 to 5:00. That's
24 a Thursday, by the way.

25 And so we'll give you a little bit of

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1 background here about how we came to be here today
2 from our regulations to proposed rule. In 2010 we
3 had some dialogue with tribes. We called it
4 dialogue. We didn't call it consultation. But we
5 were talking to tribes about what their likes and
6 dislikes about the HIP program was in conjunction
7 with considering the proposed rule change.

8 So that was four years ago. 2010 till today.
9 So we're happy to present the proposed rule
10 change. And those changes are a recommended
11 redesign of the program that will align the HIP
12 with other federal program income requirements
13 such as USDA Section 184.

14 It will provide flexibility for tribes to
15 better address large waiting lists that you are
16 experiencing in your service area. It will foster
17 relationships with other federal agencies on ways
18 to leverage housing funds. It will improve
19 sustainable and affordable housing on tribal
20 lands. And it will increase the number of
21 individuals and families served and will increase
22 the number of projects funded.

23 Have any comments? Questions?

24 MR. WILLIAMS: I know part of the
25 increased outcomes is going to be, hopefully,

1 leveraging and working with other agencies.

2 MR. JENSEN: Exactly.

3 MR. WILLIAMS: Is there any hope
4 for increasing the allocations for HIP?

5 MR. JENSEN: I can say for '15 it's
6 going to be the same. '16, that's -- I think '17
7 we'll probably see an increase. But I can't talk
8 about that.

9 MR. WILLIAMS: Yeah.

10 MR. JENSEN: You certainly are
11 welcome to make a comment about that. '15 is
12 already set. We got 8 million. '16 you may see
13 an increase. I'm just not sure about that.

14 MR. WILLIAMS: Yeah. Certainly, my
15 comment would be that Congress needs to put more
16 -- you know, more commitment and, I guess, skin in
17 the game as far as making the HIP program work
18 because 8 million for the whole United States is
19 not very much.

20 MR. JENSEN: No, it's not. And the
21 needs are huge.

22 MR. WILLIAMS: Yeah.

23 MR. JENSEN: But please make a
24 comment on that, if you will, and we'll consider
25 responding to that.

1 So the cross walk from what is current to
2 what is proposed. The increase of Category A,
3 which is a repair -- emergency repair, that will
4 go from 2,500 to 7,500. Those would be, like,
5 repairing a bathroom floor, sink, little damage
6 here and there. But they would still be eligible
7 for other program assistance later on, Category B
8 and Category C. There is no payback agreement on
9 that, I believe. Just a grant.

10 The increase to Category B, which is a
11 renovation. Those limits will be increased from
12 35,000 to 60,000. In the case of Alaska it will
13 be 65,000 (sic) plus freight. And that can't
14 exceed more than what the material costs are.

15 MR. WILLIAMS: 65?

16 MR. JENSEN: Yeah. So it will be,
17 you know, 60 plus cost of freight and no more than
18 what the cost of materials are. So that's huge.

19 MR. WILLIAMS: Uh-huh.

20 MR. JENSEN: I mean, that makes a
21 difference. But it will also increase the payback
22 agreement from five years to ten, because that
23 threshold is higher on the 60,000.

24 MR. WILLIAMS: Oh. By payback you
25 mean?

1 MR. JENSEN: The payback
2 requirement.

3 MR. WILLIAMS: Right. Okay. So if
4 you sell it?

5 MR. JENSEN: Yeah.

6 MR. WILLIAMS: Okay.

7 MR. JENSEN: Yes. So it will add a
8 new down payment assistance Category D used for
9 leveraging USDA direct loan, the 502 loan program.
10 Also HUD Section 184 or other lending institutions
11 that may be considered. But these two here are
12 the most popular ones that we could work with.

13 MR. WILLIAMS: And there's still a
14 C?

15 MR. JENSEN: Yes. The C's are
16 current.

17 MR. WILLIAMS: Okay. Stays the
18 same?

19 MR. JENSEN: Yeah.

20 MR. WILLIAMS: And that's for new
21 construction, if I'm remembering right.

22 MR. JENSEN: C1 and C2. C1 is a
23 replacement.

24 MR. WILLIAMS: Yeah.

25 MR. JENSEN: And C2 is a new unit,

1 meaning you didn't have a house. Next slide,
2 please.

3 So it will update the current selection
4 criteria, and the income will increase from 125 to
5 150. So that would be at the extremely low at
6 125. It will propose to change that up to 150,
7 which is at the very low income level. And that's
8 of the federal poverty income guideline, which we
9 use the Department of Health and Human Services'
10 poverty guideline. So in terms of going up to the
11 very low.

12 MR. WILLIAMS: Right.

13 MR. JENSEN: Potentially, that
14 would just add more eligible applicants and being
15 able to serve those.

16 MR. WILLIAMS: I probably should --
17 you know, I'm not working the housing program
18 hands-on. What's the LMI for a house to have?

19 MR. JENSEN: They use a different
20 threshold. It's 80 percent of the median.

21 MR. WILLIAMS: Right. That's what
22 I thought it was.

23 MR. JENSEN: Right. So --

24 MR. WILLIAMS: But they're taking a
25 percentage on a different basis.

1 MR. JENSEN: It's 30 percent of
2 their income.

3 MR. WILLIAMS: Oh, okay.

4 MR. JENSEN: But what this does is
5 it allows us to leverage -- align ourselves with
6 USDA with little risk --

7 MR. WILLIAMS: Right.

8 MR. JENSEN: -- on the USDA side
9 for the 184 so that we can leverage and
10 collaborate with those agencies.

11 MR. WILLIAMS: And that's good.

12 MR. ACEVEDA: Got to run up the
13 landowner -- the USDA. That's what I heard about
14 housing loan. USDA loaning program for veterans,
15 also. We were down in Atlanta, Georgia last time.

16 MR. JENSEN: Yeah. That was the
17 session we had in Atlanta, the session in October.

18 MR. ACEVEDA: Yes.

19 MR. JENSEN: And so the age
20 requirement will increase -- propose to increase
21 from 55 to 62. And that's aligning that with the
22 early retirement for Social Security and those
23 incomes. If you have heartburn on that, make it
24 known to us. Leave it at 55? You're in concert
25 or agree to that, because that one could be

1 considered --

2 MR. WILLIAMS: Right. Because
3 currently --

4 MR. JENSEN: -- a concern.

5 MR. WILLIAMS: -- they start
6 getting points at 55.

7 MR. JENSEN: Yes. Right. Could be
8 a concern.

9 So that would also -- it would be one point
10 for every year after 62 and the maximum of 15
11 points. So you'd get one point every year after
12 62. And then after -- after so many years it just
13 caps at 15 points.

14 Currently there's no maximum. And currently
15 you can have two people in the household getting
16 points for their age. And, see, this would cap it
17 at 15. So you won't be getting --

18 MR. WILLIAMS: Right.

19 MR. JENSEN: -- the points for your
20 age.

21 Disability, it would reduce the number of
22 applicants to one house -- one per household.
23 And, also, only require one document. Currently
24 you have to have two documents from a physician
25 stating your status of disability. We're

1 proposing to limit that to just one. And that
2 would also be a maximum of ten points, not 20.

3 MR. WILLIAMS: Right. So we'll
4 have to talk -- because everybody else is going to
5 have that same limitation, too.

6 MR. JENSEN: Family size: The
7 proposed would be to increase for five or more
8 dependents. Currently at six or more. And the
9 maximum would be 15 points. So, for example, for
10 one dependent, you get zero points; two
11 dependents, you get one point; three, you get two
12 points. That's the current.

13 This would suggest that you would get three
14 points for one dependent, six points for two
15 dependents. And no matter how many dependents,
16 the maximum would be 15 points. So if you had ten
17 dependents, you're only going to get 15 points.

18 MR. WILLIAMS: Oh, sure. Yeah.
19 But the number of points -- I didn't follow that.

20 MR. JENSEN: One point -- one
21 dependent would be five points -- excuse me --
22 three points. Two dependents would be six.

23 MR. WILLIAMS: Oh, until you get up
24 to 15. Okay.

25 MR. JENSEN: Three dependents would

1 be nine. And then five would be 15.

2 MR. WILLIAMS: And that's the
3 proposed?

4 MR. JENSEN: Yes.

5 It would increase the application period from
6 one year to four years. So you could -- once you
7 apply, you're in a pool for four years. You don't
8 have to reapply. But we would suggest --
9 recommend that you come in and update your status.
10 That would be up to the tribal member and the
11 tribe. We won't track that.

12 And, you know, you might be one year older.
13 You know, as you get -- you're one year older so
14 you get a point. You might -- status might change
15 for income or --

16 MR. WILLIAMS: Right.

17 MR. JENSEN: -- disability or
18 whatever. So it would be beneficial for you to
19 come back if things have changed or -- you know,
20 to be considered. But you don't have to --

21 MR. WILLIAMS: Does that leave the
22 door open if somebody, say, qualified or almost
23 qualified at this point and then won the lottery?
24 They wouldn't have to reapply?

25 MR. JENSEN: Well, we're not going

1 to track that.

2 MR. WILLIAMS: Right.

3 MR. JENSEN: It would be the tribe.

4 MR. WILLIAMS: Right. So the --

5 MR. JENSEN: It stays in the pool.

6 MR. WILLIAMS: So we'd still be

7 tracking.

8 MR. JENSEN: You could take their

9 name out, because that would be up to the tribe.

10 MR. WILLIAMS: Okay.

11 MR. JENSEN: Because we won't track

12 it or document. We'll certainly look back at our

13 records.

14 Land requirements: Currently requires that
15 you show proof of land ownership to be eligible
16 for HIP. We're saying if you can provide proof
17 that you can obtain land, then you're eligible.
18 So if you can get a home site lease or you can get
19 something from the tribe saying they'll give you a
20 lot to build, then you're eligible. Whereas,
21 before, if you didn't have land, you weren't
22 eligible for HIP.

23 But it will also require that you get -- the
24 applicant gets a certificate of title at the end
25 of the 25-year payback. So currently you don't

1 have that certificate of title showing that you
2 own the home on the lot. That's a big one.

3 Increase of square footage limits: It would
4 increase dwelling square footage limits to
5 allow -- to comply with the Americans with
6 Disabilities' requirements. For example, a
7 two-bedroom would increase 100 square feet, from
8 900 to 1000. A three-bedroom would be increased
9 150, which would be up to 1,200 square feet.
10 Four-bedroom would be up to 1,400. So not much in
11 terms of square footage, but it does allow for
12 bigger bedrooms because you're building a home
13 with wider hallways and bigger bathrooms. And so
14 we're trying to -- trying to get the bedroom size
15 up a little bit.

16 Next slide. So the conclusion is that the
17 proposed HIP redesign will allow tribes some
18 flexibility. It won't fit everybody, but it will
19 provide some flexibility to address the very low
20 income family housing needs. It will better
21 address the large waiting lists that tribes are
22 experiencing. And it will provide down payment
23 assistance for families who can obtain a mortgage
24 from USDA or other programs. But it may require
25 several fiscal cycles to establish baseline

1 measures, considering the other measures that we
2 track.

3 And here is where you can see the notice of
4 the proposed rule on the Federal Register.
5 There -- you can see that in your slide handout.
6 You can go to www.regulations.gov. And you can
7 also make comments to that regulation.www.gov --
8 www.regulation.gov -- excuse me -- or you can hand
9 it to Ms. Liz Appel at that address. Mail it or
10 hand it in. March 6th is the deadline for the
11 comments.

12 Is that it?

13 MR. HACKER: Yeah.

14 MR. ACEVEDA: Good. I will ask
15 you: When was the date? Can you repeat?

16 MR. JENSEN: March 6th.

17 MR. WILLIAMS: I'm giving you a
18 hard time. Okay. We'll, we've got a Tribal
19 Council meeting next week. And we'll
20 definitely -- we've still got a housing
21 coordinator. So maybe we'll boost a little
22 funding under our self-governing compact for
23 housing.

24 So that's -- oh, February 18th. That's the
25 teleconference. So our housing coordinator could

1 listen in on that. Then the following day we've
2 got a council meeting. So we could share some
3 comments based on that. You know, right off the
4 bat -- so I wouldn't want to say too much until we
5 analyze the pros and cons of the -- you know, all
6 these point changes and how it would affect us.

7 It looks like the one thing here for the
8 dependent -- you know, family size and dependents,
9 that could potentially help young families, maybe,
10 at one point.

11 MR. JENSEN: Right.

12 MR. WILLIAMS: That's usually not a
13 bad thing. I'm definitely in favor of the
14 increased limit for Alaska understanding that --
15 and, also, the possibility of leveraging the
16 funding better by working with other agencies.
17 That's a great step forward. Oh, yeah. And since
18 this will be coming through 638 or self-governing
19 compact, that would be considered nonfederal for
20 matching purposes.

21 MR. JENSEN: Yes. You could design
22 that any which way. You know, you could go the
23 way of a conventional loan and still get the
24 matching.

25 MR. WILLIAMS: Right.

1 MR. JENSEN: But Mr. Hacker here
2 has some comments or is very good -- well, he does
3 a pilot project with the down payment that we're
4 working on. Won't go into effect this year. But
5 as we learn on this pilot project on doing down
6 payment, perhaps you'll be wanting to participate.

7 MR. ACEVEDA: Question. Do you
8 guys up here use -- like, up here in Alaska you
9 got more than one family living in a house,
10 extended family --

11 MR. JENSEN: Overcrowded.

12 MR. ACEVEDA: Overcrowdedness. I
13 see you got homelessness.

14 MR. JENSEN: Yes.

15 MR. ACEVEDA: And a guy told me
16 down in Washington that even if you're living in
17 your dad's house, you still can be counted as a
18 homeless person.

19 MR. JENSEN: Yes.

20 MR. ACEVEDA: Okay. And I see that
21 on here. That's why I brought that up.

22 MR. JENSEN: Did I skip that?

23 MR. HACKER: No.

24 MR. ACEVEDA: So is that --

25 MR. JENSEN: You could either be

1 homeless, overcrowded conditions, or dilapidated.
2 And the maximum is ten points. So you can't be
3 both homeless and overcrowded. It's either/or.
4 But, certainly, if you're homeless or you're
5 living in your parent's house --

6 MR. ACEVEDA: I think it was down
7 in Alabama where they brought that up. And they
8 said -- I think I was talking to USDA about that
9 or somebody. And they brought that up.
10 Homelessness is if you're overcrowded in a house
11 with more than two, three families in a home.
12 Then you could consider that -- the other two
13 families homeless.

14 MR. JENSEN: Well, you know, make
15 your comment known about that. But here is the
16 thing. As a homeless, certainly, you would want
17 them to apply, separate application.

18 MR. WILLIAMS: Right. Because the
19 other approach could be for the homeowner to apply
20 for increased size.

21 MR. JENSEN: Right. And then the
22 homeowner --

23 MR. WILLIAMS: But that's not
24 really fixing the problem.

25 MR. JENSEN: And the homeowner

1 could be dealing with these other two conditions.

2 MR. WILLIAMS: Yeah.

3 MR. JENSEN: And so that's kind of
4 why we say either/or.

5 MR. ACEVEDA: I mean, because
6 Alaska --

7 MR. JENSEN: I mean, tribes are all
8 experiencing all of this.

9 MR. WILLIAMS: Yeah. That's the
10 thing. In our culture -- especially in the
11 villages -- there's no such thing as somebody
12 living in a cardboard box. Somebody is going to
13 take them in. But, nonetheless, they're without a
14 home.

15 MR. JENSEN: Right. And so we're
16 proposing to add that back --

17 MR. ACEVEDA: Okay.

18 MR. JENSEN: -- as a criteria.

19 MR. WILLIAMS: Okay. Well, and if
20 I -- I think I raised that up; but just in case
21 not, we would urge Congress to fund -- or the
22 President's budget, as well, to fund additional
23 resources for the HIP program.

24 MR. ACEVEDA: I think maybe I can
25 clarify myself on that homelessness. Is all

1 federal government using that same definition for
2 homelessness?

3 MR. JENSEN: We will have a
4 definition that aligns with the definition of
5 homelessness --

6 MR. ACEVEDA: Okay.

7 MR. JENSEN: -- in the proposed
8 rule.

9 MR. ACEVEDA: Okay.

10 MR. JENSEN: You can see it,
11 actually, in your document. There will be a
12 definition of homelessness.

13 MR. ACEVEDA: All right. Very
14 good.

15 MR. JENSEN: As well, there will be
16 a definition for these others, too.

17 MR. ACEVEDA: Very good.

18 MR. WILLIAMS: And this would be,
19 essentially, the same program under different
20 regulations. And the small pieces of funding that
21 we get under self-governing compact for a piece of
22 housing, say, from central office or something
23 like that, that would remain constant for us.
24 This would not affect that, correct?

25 MR. JENSEN: I couldn't comment on

1 that. But I would say that the normal methodology
2 on how you get funding would be participating in
3 the -- it would be -- we'd be doing the same
4 methodology plus adding these new --

5 MR. WILLIAMS: Right. Because
6 those small little pieces of funding help us,
7 basically, stay afloat to take intake, you know,
8 as far as applicants and processing applications
9 and then to have to pay for housing in general.

10 (Public consultation
11 adjourned at 5:00 p.m.)

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