PUEBLO OF ACOMA
HOUSING AUTHORITY

2013 ANNUAL REPORT

Submitted to
The Pueblo of Acoma Tribal Council

March 13, 2014

Post Office Box 620
Pueblo of Acoma, New Mexico 87034
(505) 552-5174
PAHA Board of Commissioners

Robin Cruz – Board Chair
Bernard Lewis – Board Vice-Chair
April Estevan – Commissioner
Patrick Ortiz – Commissioner
Damian Garcia – Commissioner
Gilbert Louis Jr. – Ex-Officio Tribal Secretary
Ernest Vallo – Ex-Officio Tribal Council

Pueblo of Acoma Housing Authority Staff

Administration
Floyd Tortalita – Executive Director
Veralyn Farias – Administrative Assistant
Krystal Vallo – Secretary/Receptionist

Finance
Owen Ondlacy – Finance Manager
Gwen Garcia – Accounting Technician
Calene Pedro – AP/Payroll Technician

Development
Lawrence Ramirez – Development Manager
Laquita Cruz – Development Admin Asst
Francisco Carr – Project Manager
Riley Jim – Mechanical/Plumber Journeymen
Steve Mendiola – Maintenance Worker

Housing Services
Jennette Steward – Housing Services Manager
Nina Jaramillo – Housing Services Counselor
Operating Policies of the Pueblo of Acoma Housing Authority

1. PERSONNEL POLICY
   ADOPTED: 01/08/2008
   AMENDED: 10/13/2009

2. FINANCIAL MANAGEMENT POLICY
   ADOPTED: 04/27/2004

3. PROCUREMENT POLICY
   ADOPTED: 02/20/2002
   AMENDED: 08/11/2009

4. CAPITALIZATION POLICY
   ADOPTED: 11/10/2010

5. PROCEEDS OF SALE POLICY
   ADOPTED: 06/08/2001

6. TRAVEL POLICY
   ADOPTED: 07/21/2010

7. RENTAL ADMISSIONS, OCCUPANCY, COLLECTIONS, GRIEVANCE & TERMINATION POLICY
   ADOPTED: 09/18/2001
   AMENDED: 07/21/2010

8. HOMEOWNERSHIP COLLECTIONS & EVICTIONS POLICIES & PROCEDURES
   ADOPTED: 10/30/2003

9. HOMEOWNERSHIP ADMISSIONS & OCCUPANCY POLICY
   ADOPTED: 01/03/2004
   AMENDED: 02/12/2009

10. MAINTENANCE POLICY
    ADOPTED: 09/26/2003

11. REHABILITATION & EMERGENCY HOME REPAIR POLICY
    ADOPTED: 07/22/2003

12. MOBILE HOME PARK POLICY
    ADOPTED: 07/31/2007
    AMENDED: 04/13/2010

13. CONFLICT OF INTEREST & PROCEDURES
    ADOPTED: 10/28/2003

14. VEHICLE POLICY
    ADOPTED: 07/31/2001

15. CODE OF CONDUCT
    ADOPTED: 05/11/11

16. DRUG-FREE WORKPLACE
    ADOPTED: 06/08/11

17. REMOTE DEPOSIT POLICY
    ADOPTED: 09/14/2011

18. RELOCATION POLICY
    ADOPTED: 06/13/2012
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Administration

Fiscal Year 2013 Appropriations - Indian Housing Block Grant (IHBG)

The Pueblo of Acoma Housing Authority (PAHA) received information in regards to the Fiscal Year (FY) 2013 Indian Housing Block Grant (IHBG) allocation on May 20, 2013. HUD is required to provide this information annual to Indian tribes and their tribally designated housing entities (TDHEs).

HUD bases the IHBG formula allocation on the Federal Government’s FY 2013 budget. The Indian Housing Block Grant was allocated $616 million for FY 2013. The IHBG FY 2013 Allocation was a decrease in funding from the FY 2012 Allocation of $644 million. The Pueblo of Acoma Housing Authority received $1,026,888 for FY 2013.

HUD utilizes Bureau of Indian Affairs (BIA) estimates for Total Resident Service Area Indian Population (TRSAIP) to proportionately allocate Needs data to the affected tribes. The TRSAIP for the Pueblo of Acoma is 4,762. Another factor used to determine need is the numbers of FCAS units under management, these are units built utilizing old 1937 act funds prior to NAHASDA. Currently, the PAHA manages 92 FCAS units.

FY 2013 NAHASDA Allocation:

The following is the allocation to the Pueblo of Acoma Housing Authority through the formula process from the $616,000,000 appropriation for the IHBG program.

<table>
<thead>
<tr>
<th>Component</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>FCAS Component</td>
<td>$555,922.00</td>
</tr>
<tr>
<td>Needs Component</td>
<td>$470,967.00</td>
</tr>
<tr>
<td>Adjustment to achieve FY 1996 Base Year Amount</td>
<td>$0</td>
</tr>
<tr>
<td>FY 2012 Estimated Grant</td>
<td>$1,026,888.00</td>
</tr>
<tr>
<td>Repayments and other Adjustments</td>
<td>-0-</td>
</tr>
</tbody>
</table>

**FY 2012 Grant with Repayments and Adjustments:** $1,026,888.00

Fiscal Year 2014 Appropriations - Indian Housing Block Grant (IHBG)

The primary source of funding for housing development on the Acoma Pueblo is the Indian Housing Block Grant (IHBG) authorized under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). NAHASDA is administered by the U.S. Department of Housing and Urban Development (HUD). In Fiscal Year (FY) 2013, Acoma received $1,026,888 in IHBG funds.
Using HUD figures, Acoma will receive approximately $1,085,051 in IHBG funding for FY 2014. Of this amount, $560,368 is allocated for housing stock built under the United States Housing Act of 1937 (the 1937 Housing Act), leaving $524,683 for new construction, planning and administrative costs. After subtracting the 20% allowed for planning and administration costs, the remainder, $419,746, will allow Acoma to build 1.50 homes using HUD’s total development costs in the area of $280,971 per unit, which in part reflects the remoteness of Acoma and the inaccessibility of utilities.

**FY 2014 NAHASDA Allocation:**

The following is the projected allocation to the Pueblo of Acoma Housing Authority through the formula process from the $648,000,000 appropriation for the IHBG program.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FCAS Component:</td>
<td>$ 560,368.00</td>
</tr>
<tr>
<td>Needs Component:</td>
<td>$ 524,683.00</td>
</tr>
<tr>
<td>Adjustment to achieve FY 1996 Base Year Amount:</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>FY 2012 Estimated Grant:</td>
<td>$ 1,085,051.00</td>
</tr>
<tr>
<td>Repayments and other Adjustments:</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>

**FY 2014 Grant with Repayments and Adjustments:** $ 1,085,051.00

**NAHASDA Reauthorization**

The Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) is scheduled for reauthorization in 2013. NAHASDA has been amended and reauthorized several times since being signed into law in 1996. Most recently, Public Law 110-411, the "Native American Housing Assistance and Self-Determination Reauthorization Act of 2008," was signed into law on October 14, 2008. Public Law 110-411 amended the programs for housing assistance to Native Americans as a direct result of input offered by recipients of NAHASDA programs.

On Wednesday, March 5, 2014, Congressman Steven Pearce (R-NM) of the House Financial Services Committee circulated a draft of the NAHASDA reauthorization bill. The bill has not formally been introduced yet, but the Congressman is looking for feedback from Indian Country. As expected from Congressman Pearce’s prior comments, the bill has two main parts. The first part is a reauthorization of the existing NAHASDA legislation, with a number of proposed amendments. Many though not all of these proposed amendments were part of the NAIHC draft bill, as well as part of the Senate NAHASDA reauthorization bill (introduced last summer as S. 1352). The second part is the demonstration project that Congressman Pearce has been talking about and working on since September.
Comments to the Bill:

The Native American Housing Assistance and Self-Determination Act empowers tribes to determine at the local level which housing strategies will most effectively address their distinct housing needs. Since the inception of NAHASDA, recipients have built, acquired, or rehabilitated more than 110,000 homes. Compared to previous housing programs that served Native American people, NAHASDA has tripled housing production.

Because NAHASDA has proven to be an efficient and effective mechanism to address the housing needs of Native Americans, its reauthorization is the foremost priority of Indian Housing providers throughout the United States. Indian Country is extremely grateful to Congressman Steve Pearce for recognizing the value of NAHASDA and working to advance legislation to reauthorize it. We greatly appreciate this opportunity to provide feedback regarding the discussion draft of the bill, dated March 5, 2014.

The discussion draft is a solid, bipartisan bill that will streamline unduly burdensome administrative requirements. For example, Section 103 of the draft bill would consolidate potentially redundant environmental review requirements. The draft bill also creates new opportunities for Indian Housing providers to serve tribal members, most notably through the HUD-VA Supportive Housing program for Native American Veterans proposed in Section 501.

Unfortunately, Section 301 would cap annual appropriations to the Indian Housing Block Grant Program (IHBG) at $650 million for Federal Fiscal Years 2014-2018. While tribes recognize the ongoing need for Congress to exercise fiscal restraint, Indian Housing programs have been historically underfunded. Appropriations have failed to keep pace with inflation, and Native American housing providers have for many years experienced significant decreases in purchasing power. At a minimum, we strongly support the inclusion of language that would allow the IHBG appropriation to be adjusted annually proportionate to the rate of inflation.

Like many tribal housing organizations, we continue to assess the implications of the proposed Part B, which would create a demonstration program for alternative privatization authority. It will be critical to evaluate the success of the Part B demonstration program not just on the number of units constructed prior to the end of the five-year reporting period, but also with an eye to the program’s longer term sustainability. For example, if a meaningful number of tribal members struggle to remain current on mortgage loans they receive under a Part B final plan, how will that data be gathered and communicated to Congress?

We are particularly appreciative that Congressman Pearce has demonstrated respect for the government-to-government relationship between the tribes and the United States by deferring matters related to IHBG allocation formula to the presently convened IHBG Formula Negotiated Rulemaking Committee. The Committee, comprised of representatives of the federal government and tribes from across the United States, will next convene in April 2014. Among the issues slated for negotiation by the Committee are the source of data for the allocation formula, formula factors and the weights of those factors, and tribal capacity to deliver housing. Negotiated Rulemaking is the appropriate venue for assessing formula revisions, being an open
and transparent process that engages legal and statistical experts to ensure that proposed changes will not have unintended consequences.

**HUD’s Indian Housing Needs Study**

The HUD’s Office of Policy Development and Research is managing a Congressionally mandated study of the housing needs of Native Americans, Alaska Natives and Native Hawaiians. Among Native American, Alaska Native and Native Hawaiian communities, the quality of housing is more likely to be inadequate and conditions overcrowded than among the overall population. The Secretary of HUD also has made research about the housing needs of Native Americans a priority. This study will gather and analyze data from multiple sources including the census, a survey of households in tribal areas, interviews with tribal leaders and housing providers, and a survey of lenders. The study will also examine the changes brought about by the passage of the Native American Housing Assistance and Self-Determination Act (NAHASDA) in 1996.

The goal of the study is to provide clear, credible, and consistent information to assess the housing conditions in Native American, Alaska Native and Native Hawaiian communities. The study is intended to inform policy and allow HUD to serve tribes more effectively.

The Pueblo of Acoma was selected to participate in the Department congressionally mandated Assessment of Housing Needs. This study offers an important opportunity to provide clear, credible, and consistent information to Congress and the policy community more broadly on the state of housing needs and conditions not only at the Pueblo of Acoma, but in all of Indian Country. 40 homes were assessed here at the Pueblo, along with interviews of community members.

**President’s FY 2015 Budget Request**

On March 4, 2014, President Obama released the Administration’s FY 2015 Budget. Release of the President’s FY 2015 Budget is the opening phase of the appropriations process. The Budget came under immediate criticism from House and Senate Republican leadership, indicating that there is still a great deal of negotiation to take place and that the final appropriations bill(s) will look substantially different. Further complicating the issue for this coming year is that Congress, as part of the compromise to head off a government shutdown, has already agreed to certain overall spending caps for FY 2015.

The appropriation amounts contained in the sections concerning Indian housing are largely the same as recent years, with a small but significant proposed increase in the Section 184 loan guarantee program. There are some significant proposed language changes, however, particularly addressing unexpended funds.

1. **Indian Housing Block Grant:** The proposed appropriation for IHBG is $650 million, the same as the last several years. The FY 2015 Budget would also completely eliminate the training and technical assistance line item, which is
consistent with the budgets proposed by the Administration over the last several years, with Congress usually adding that line item back in. Approximately $3.25 million would be redirected toward the President’s Transformation Initiative. The most significant part of the IHBG proposal, however, is how it addresses the unexpended funds issue.

2. **Unexpended Funds:** Last year, the President’s budget request included a five-year time frame for obligating IHBG funds. In the FY 2015 Budget, the Administration takes a more direct approach to address the current unexpended funds, by proportionally reducing the amount of funds that can be allocated to a recipient depending on how much funding that recipient has in its Line of Credit Control System (LOCCS). A recipient is allowed to have up to three (3) times its annual allocation in LOCCS without penalty. If a recipient has funding in LOCCS in excess of that amount (i.e., more than three times the annual allocation), its allocation will be reduced by that amount for FY 2015. For example, if a recipient’s annual allocation would be $10 million, the recipient may have up to $30 million LOCCS (3x $10 million). If the recipient has any funds in excess of $30 million, the FY 2015 IHBG allocation for that recipient will be reduced by that excess amount. The Budget also states that any FY 2015 IHBG funding withheld from a recipient due to this provision will be redistributed to all other recipients. Recipients with an allocation of less than $5 million would be exempt from this provision. Finally, the Budget states that there need be no regulations (hence no negotiated rulemaking) necessary to implement this provision.

3. **Title VI Loan Guarantees.** The appropriation level for Title VI Loan Guarantees would remain at $2 million, with guarantees up to $15,530,000 (flat funding).

4. **Section 184 Loan Guarantees.** The appropriation for the Section 184 loan guarantee program would be increased from the current level of $6 million to $8 million (with guarantees up to $1.2 billion). The 2013 Appropriations Act gave HUD authority to increase fees within this program, and HUD is exercising this authority in 2014 by increasing the upfront fee by 50 basis points to 1.5 percent. HUD plans to implement an annual fee of 15 basis points in 2015. In addition, the FY 2015 Budget also includes a number of proposed statutory changes that HUD claims will reduce program losses and ensure its long-term viability. These include requirements for participating lenders to: (1) consider loan modification options for borrowers; and (2) indemnify HUD for insurance claims paid on any loans that are found not to meet the Department's guidelines. In addition, the FY 2015 Budget would updates several statutory program definitions (Indian, Indian Tribe) to align them with the NAHASDA definitions.

5. **Indian Community Development Block Grants.** The proposed ICDBG allocation would be $70 million, with $4 million set aside for emergencies constituting imminent threats to health and safety and $10 million set aside for mold remediation and prevention (essentially the same as FY 2014).
6. **HUD-Veterans Affairs Supportive Housing (HUD-VASH).** The FY 2015 Budget includes $75 million for 10,000 new vouchers for homeless veterans through the HUD-VASH program. The budget proposal would allow HUD to allocate HUD VASH funding to eligible, “high capacity” IHBG recipients to specifically address needs of Native American homeless veterans on tribal lands.

7. **Native Hawaiian Homelands Housing Block Grant.** The FY 2015 Budget includes $13 million for the Native Hawaiian Housing Block Grant program, an increase of $3 million over prior years.

8. **Proposed Legislative Reforms.** The FY 2015 Budget also proposes several legislative reforms, the goal of which, in the Administration’s terms, would be “to improve the allocation of grant funds and strengthen program oversight.” These proposed reforms appear to be aimed at addressing issues raised by tribes against HUD in the *Fort Peck* and related litigation, and include the following: (1) phasing out of the IHBG formula homeownership units developed under the U.S. Housing Act of 1937 (i.e., getting MHOA units out of FCAS); (2) giving HUD additional authority to temporarily suspend recipients’ access to grant funds to ensure the lawful expenditure of those funds (i.e., removing the existing right to a hearing before suspension); and (3) clarifying HUD’s authority to take back funds distributed based on inaccurate information (i.e., reversing the court decisions that have held that HUD exceeded its authority in recapturing funds).

Here is a quick assessment of the President’s proposed FY 2015 Federal Budget, viewed from the perspective of its potential impacts on Native American Housing:

- Flat funding proposed for IHBG ($650 million).
  - Funding remains available for five years.
  - $3 million set aside for T&TA funding for “national or regional organizations representing Native American housing interests....”
  - New provision would address undisbursed IHBG funds. The proposal is that a recipient could have three times its annual allocation in the Line of Credit Control System (LOCCS) without penalty. Any excess funding in LOCCS above and beyond three times a tribes allocation would represent the amount that the tribes IHBG allocation would be reduced for FY 2015. For example, if Tribe’s normal allocation would be $10 million and Tribe has $35 million in LOCCS, Tribe would actually receive an allocation of $5 million. This represents a reduction to their allocation equal to amounts in LOCCS in excess of three times the normal allocation. Any funding withheld from a tribe under this provision is redistributed to other tribes. Tribes with an allocation less than $5 million would be exempt from this provision.

- President’s Transformation Initiative would be funded, in part, by redirecting a small amount of the funding allocated to other programs, including the IHBG. This would operate to reduce the IHBG appropriation by $3.5 million.
- Increased appropriation for the 184 guarantee program – up from $6 million to $8 million. However, the President’s Budget notes that the up-front fee would increase to 1.5 basis points. Also, statutory definitions of the terms “Indian” and “Indian Tribe” would be revised to conform with NAHASDA’s definitions of the same terms.

- ICDBG allocation would be $70 million, with $4 million set aside for emergencies constituting imminent threats to health and safety and $10 million set aside for mold remediation and prevention.

- Some of the Section 8 TBRA set-aside for veterans (“VASH”) would be available to high capacity NAHASDA recipients.

- National Housing Trust Fund is proposed to be funded in the amount of $1 billion from Fannie and Freddie assessments. Program would be similar to HOME and would focus on extremely and very low-income households.

It is still too early in the process, and the final FY 2015 is likely to look very different. The Senate and House will soon release similar budgets. However, I find the provisions included in the President’s proposed budget to be informative. In our meetings last week with OMB, and our congressional delegates, we relayed the message that NAHASDA still has one of the highest successful spend out rates in the Federal System.

**CDEC Issue**

Current issues between the Pueblo of Acoma and CDEC continue to hinder new construction and Future Development activities for the PAHA. The PAHA reallocated approximately $2.1 million in New Construction funds into Housing Rehabilitation, and Community Infrastructure. The PAHA will continue to address the needs of current occupied homes here at the Pueblo of Acoma. The decision to reallocate is based on the uncertainty of the CDEC issue. The PAHA currently has one new unoccupied unit sitting vacant since January 2012.

**Pueblo of Acoma Mortgage Code & Residential Lease**

In 1999, the Pueblo of Acoma (POA) Tribal Council passed a mortgage law that would allow tribal members to obtain a residential lease from the Tribal Council and mortgage the lease (called a leasehold mortgage) for the purposes of building, renovating, purchasing or refinancing the purchase of a home on Acoma trust lands.

In 2003, the mortgage law was amended to include powers and authorities of the cacique relating to land. It also included prohibitions on construction on various Pueblo sites as specified by the cacique.
There are many home loan programs available to tribal members who desire to build, renovate, purchase or refinance a home on tribal lands, including tribal trust lands. HUD’s Section 184 Indian Loan Guarantee Program is one such program. It guarantees loans made by banks to tribal members to build, renovate, purchase, or refinance a home on Indian lands.

Other programs are the USDA loan program, the Veterans Affairs Indian Loan Program, and most recently the Bureau of Indian Affairs Indian Loan Program. And of course, any bank may provide a home on Indian trust lands through the lender’s various loan programs.

All lenders lending money for the construction, renovation, purchasing or refinancing of a home on tribal lands require that the borrower have a residential lease from the tribe. The borrower mortgages the residential lease to the bank or other lender to borrow the money. Under the Section 184 Program, a tribe must approve a residential lease form for use by its tribal members. This same lease is accepted by the other lending programs.

The POA Tribal Council has not yet approved a residential lease form. This fact keeps tribal members from being able to access any of the above home loan programs. As a result, many tribal members who have income to build or purchase a home have moved to nearby cities, usually Albuquerque, and purchased homes there. A copy of the Benefits of Leasehold Mortgaging is attached.

Met with Caciques to discuss Residential Lease Hold Documents – May 8, 2012.

Presented Residential Lease Hold Documents to Tribal Council on May 10, 2012.

- Caciques want to review Leasehold documents again.
- Tribal Administration directed by the Tribal Council to form a review committee (Tribal Admin, Cacique and PAHA).
- PAHA Executive Director requested the issue be presented to Tribal Council again in 30 days. Cacique felt 30 days was insufficient.

Tribal Administration requested PAHA to submit a list of 4 individuals to represent PAHA on the review committee. The following individuals were identified by the PAHA Board of Commissioners to represent PAHA in the Residential Leasehold workgroup:

Floyd Tortalita, PAHA Executive Director
Tim Chavez, PAHA BOC member
Robin Cruz, PAHA BOC Vice Chair
Denise Zuni, PAHA Legal Counsel

PAHA has not received further direction from the POA Tribal Administration in regards to the committee.
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Finance Department

2013 Projects – Completed

- Reconciled HDS with QuickBooks on a monthly basis.
- The annual operating budget for 2013 was approved. The Board of Commissioners was provided financial reports at every meeting as to how the funds were being expended. A budget for 2014 was approved by the Board of Commissioners at the December 19, 2013 Board meeting.
- The 2014 Indian Housing Plan (IHP) was submitted to HUD on October 11, 2013. The IHP was due in to HUD by October 18, 2013. Final approval is dependent on Congress passing final allocations.
- PAHA was awarded the 2012 Indian Community Development Block Grant (ICDBG) on May 4, 2012, in the amount of $825,000. An extension was requested and approved to extend the grant to March 31, 2014. Initial goal of renovating 16 homes was accomplished in 2013, additional time was requested to expend all funds and renovate a few more homes.
- Funds were drawn down from LOCCS throughout the year for the 2013 IHP. All prior year grants from 2003 to 2011 were combined into one by HUD at the beginning of 2012. Total amount of funds drawn down in 2013 was $511,841.32. Funds drawn down for the 2012 ICDBG in 2013 was $478,467.42.
- The Indian Housing Plan (IHP) and Annual Performance Report (APR) were submitted to HUD in a timely manner.
- Audit for 2012 was completed and submitted to the Federal Audit Clearinghouse (FAC) on June 25, 2013. Audit was due by September 30, 2013. There were no findings or questioned costs in the 2012 audit.
- All quarterly Federal Financial Reports, SF-425, were submitted to HUD within 30 days after the quarter ended for both the 2013 IHP and 2012 Indian Community Development Block Grant (ICDBG).

2013 Projects – Pending

- Closeout the 2012 Indian Community Development Block Grant (ICDBG).

2014 Projects – Proposed

- Update/revise the Financial Management Policy.
- Prepare for the 2013 audit. Tentatively scheduled to commence in April 2014.
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Housing Services Department

2013 Projects-Completed

- 2013 Annual Inspection/Recertification - 100% Complete by December 31, 2013.
- Complete Internal Audit on all participant files.
- Reconciled all of PAHA Tenant Account Ledgers. Brought homebuyers and renters back into compliance with their Lease Agreements/Payback Agreements
- Individual Fencing Lot Project Subdivision II
- Conveyance of 3 homes 2013
  - Jean Myers – Project 7
  - Lucia Garcia – Project 7
  - Marvis Aragon, Sr. – Project 7
  - Connie Martinez – Project 7
- Title Transfer from original Homeowner to new homeowner:
  - Martha Hopinkah to Dominic Chino (Project 1 - Scattered Homes)
  - Evangeline Poncho to Monica Pasquale (Project 4 – Skyline I Subdivision)
- Resident Education Trainings
  - Financial Literacy, Resident/Maintenance Compliance, Pre-occupancy Orientation, Homebuyer Education-Pathway Home, Tribal Health Homes
- Community Outreach Activities
  - Housing Admissions/Rehabilitation Application Process
    - General Meetings
    - Low Income Families – Haak’u Learning Center
  - Homeownership Week
    - Maintenance of HVAC System
    - Basic Home Maintenance
    - Housing Forum – Indian Housing Plan & Program Updates
    - AMERIND Home Insurance
    - All Tribal Program Services
- Tribal Program Outreach Activities
  - Spring Break Outreach
  - Week of the Young Child – Haak’u Learning Center
  - Senior Olympics Parade
  - Child Abuse Awareness & Prevention
  - Red Ribbon – Alcohol & Substance Awareness
  - Suicide Awareness
  - Health & Wellness Fair
  - Domestic Violence Awareness
  - Community Action Team – Halloween Carnival
2013 Projects – Pending

➢ None

2013 Projects – Proposed

➢ Amendments to Rental/Lease Purchase/Mutual Help Admissions and Occupancy, Collections, Evictions and Grievance Policies.
➢ Pre-Occupancy Counseling for New Homes (Rental/ Homeownership)
➢ Provide Security Lighting in Subdivision II – utilizing existing Continental Divided Electric Poles
➢ Provide Speed Bumps and Playground Equipment for existing Sub-Division II
➢ Establish Resident Neighborhood Watch – work with Acoma Law Enforcement

OTHER

➢ Tenant Accounts Receivable (TAR)
  o December 2012 - $11,037.85
  o December 2013 - $ 9,501.94

➢ Total Units still under PAHA Management – 92 Units
  o 22 Mutual Help (Last Unit to pay-off 2021)
  o 29 Lease Purchase (Last Unit pay-off 2031)
  o 41 Rental Units

➢ Total Evictions 2013 (End of Year) – None
➢ New Move-ins 2013– None

➢ Waiting List

  o New Applications Received in 2013 – 18
  o Eligible Applicants – 11
  o Total Applicants on PAHA Waiting List – 76
  o Total Applicants Removed from Waiting – 3

➢ Housing Services Staff:

  o Jennette M. Steward, HS Manager - 46 Managed Tenant Files
  o Nina D. Jaramillo, HS Counselor - 46 Managed Tenant Files
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Development Department

2012 ICDBG Rehabilitation Project

- Indian Community Block Grant 2012

- Contractors:
  - Crescent Custom Homes, Inc.,
  - Delgado’s Exterior Coating, Inc.
  - Rodeo Construction, Inc., V&A

- Project Period: September 2012 – March 2014

- Budget Amount: $850,000

- 21 Units

The following Pueblo of Acoma Families received assistance through the 2012 ICDBG Rehabilitation Project:

Kenneth Garcia-Beverly Hills
James Edwards-Skyline
Louise Amos-McCarty’s
Faye Seymour-McCarty’s
Nirvana Kanteena-Skyline
Janice Pilcher-McCarty’s
Daisy Concho-Acomita
Ethel Shields-Skyline
Ralph Paytiamo-Skyline
Sylvia Goodman-McCarty’s
Gary Keene-Skyline

Marie Garcia-Acomita
Pasqual Concho-Skyline
Rachel Arnold-McCarty’s
Louise Saavedra-McCarty’s
Sarah Garcia-Skyline
Linda Juanico-Skyline
Nora Wilson-Skyline
Howard Vallo-Acomita
Daniel Sanchez, Jr.-Skyline
Daniel Chavez-Skyline

Owner Occupancy Rehabilitation Mortgage Finance Authority (MFA) Project

- New Mexico Mortgage Finance Authority (MFA) Grant

- Contractor: Crescent Custom Homes, Inc.

- Project Period: November 2012 – March 2013

- Contract Amount: $94,600.70

- Two Units

The following Pueblo of Acoma Families received assistance through the Owner Occupancy Rehabilitation Mortgage Finance Authority (MFA) Project:

- Delphine T. Martinez, Acomita
- Patricia Mike, McCarty’s
2013 Skyline II Fencing Project – Phase II

- Crime Prevention Grant
- Contractor: Joe Padilla Utility Company, Inc.
- Project Period: September 2013 – December 2013
- Contract Amount: $147,162.42

*PAHA Development Department currently has 29 homeowners on the Rehabilitation waiting list.

2014 Active Projects

New Mexico Mortgage Finance Authority (MFA) Rehabilitation Project

- New Mexico Mortgage Finance Authority (MFA) Grant
- Project Period: To begin early Summer 2014
- Status: Beginning Home Assessments
- Budget Amount: $130,000.00

2014 Weatherization ADA Rehabilitation Project – 18 Units

- Indian Housing Block Grant 2014
- Project Period: To begin April 2014
- Status: Beginning Home Assessments
- Budget Amount: $1,037,158.00

PAHA Maintenance Department

- The PAHA Maintenance Staff received and completed 127 work orders for the year 2013.
Benefits of leasehold mortgaging:

The following summarizes the benefits of the Tribal Council approving a residential lease form.

Social Benefits

1. The ability of a tribal member to build, renovate or purchase a home in Acoma will allow tribal members to provide safe and healthy homes for their families – children and grandchildren.

2. It will provide housing in Acoma for non-low income families, which is any family whose income is above 80% of the median income. In Acoma, a family of four with an annual income of $52,520 or less is low-income.

3. Allowing tribal members who desire to live in Acoma will make it more likely that the elderly will have family around to care for them. It will prevent social problems resulting from elderly living alone.

Economic Benefits

1. Many tribal members can afford to get a home loan and are willing to get a home loan to build or purchase a home.

2. A loan from a bank would allow tribal members who are paying high interest rates on mobile homes financed from mobile home financing companies to obtain a low-interest mortgage. Interest rates on home mortgages are on an average of 5% vs. 12 – 38% interest paid on mobile home loans.

3. Many tribal members with professions or with jobs that pay well live in Albuquerque or Rio Rancho. Housing is the primary reason why they move. Allowing these families to borrow money to build a home in Acoma will keep educated and professional tribal members on the Pueblo. This means their brain power remains on the Pueblo, where they will likely work and do business. At the very least, they will raise their families here.

4. It will increase the likelihood that professionals that live in Albuquerque will move back to Acoma. This will have the effect of increasing the tribal population in Acoma and increasing the number of persons with moderate incomes. Not giving housing
opportunities to all tribal members will increase the likelihood that Acoma will be inhabited only by low income persons.

5. It will provide a housing market in Acoma. Leasehold mortgaging would allow the tribe, PAHA or another tribal entity to borrow money to build rental units for non-low income families.

6. When families live in Acoma, the families will use their disposable income in Acoma. It will allow economic development to prosper. Economic development results in self-sufficiency. A tribe should provide opportunities for self-sufficiency by providing housing opportunities in addition to economic opportunities.

**Cultural Benefits**

1. Leasehold mortgaging will allow families with traditional homes to borrow money to rehabilitate a home. A family could use a combination of grant money and loan money to rehabilitate a traditional home. This will result in families not abandoning traditional homes.

2. Leasehold mortgaging will allow families to build a home on their home sites. Many people don’t want to live in subdivisions which is unnatural to how they lived before HUD.

3. When families live in Acoma, their children will grow up in Acoma which will have the effect of retaining the Acoma culture and traditions. It will also increase the likelihood that they will marry an Acoma.

4. It is the responsibility of both the traditional government and the governing body to ensure that all tribal members can live in Acoma. HUD programs make it possible for low income families to have housing in Acoma. Lending programs make it possible for non low income families to live in Acoma. Giving this same opportunity to non low income families will allow all Acoma persons to practice the Acoma culture on a daily basis, not just on feast days and Christmas.

5. Choosing where to live is the biggest decision a person makes because where you live influences how you think, what you value and how often you pray. If an Acoma person isn’t touching the Acoma earth, how can he remember to pray? It is the red earth that keeps us connected to the holy ones. And it is easy to first occasionally and then regularly forget to pray when one is not in the presence of the holy ones.

**Benefits to Tribal Self Determination and Sovereignty**

1. Allowing non low income Acoma families to build a home and live in Acoma will generate economic development due to the likelihood that the family will work in Acoma, spend their money in Acoma, and even establish businesses in Acoma. This in turn will result in better schools, more businesses and more wealth remaining in the
community, creating a community that is self-reliant and less dependent on federal subsistence.

2. It will allow a family to build the kind of home he/she wants, instead of PAHA determining what the home will look like.

3. The most significant exercise of a tribe’s sovereignty and self-determination is to give its tribal members an opportunity to decide where to live. If a person wants to live in Acoma, a tribe should exercise its sovereignty and provide the opportunities available to make this happen. More Acoma families living in Acoma will create a more vibrant community connected to the age old traditions of the Acoma people. It will ensure that Acoma doesn’t become a community of such the elderly and low income people because those are the only people that PAHA receives funds for.

4. The worst case scenario in the event of a default is that a tribe will refuse to follow its foreclosure laws. In such a case, the consequence will be that lenders and HUD and other federal agencies will refuse to do further loans in Acoma. There is NEVER a risk that the tribe will lose the land. Tribal trust lands cannot be alienated (transferred) from the tribe.

5. The residential lease is written to not permit a non tribal member from holding a lease or sublease.

FAQs:

1. How will giving residential leases affect the powers and authorities of the cacique?

The residential lease will not change the powers and authorities of the cacique. A person will still not be able to get a residential lease on scattered sites unless she first gets a land assignment from the cacique. So, the decision making authority of the cacique is not changed by giving the Tribal Council the authority to approve a residential lease. The POA mortgage code makes it clear that the cacique retains authority over land. It also prohibits residential leases in specific areas as specified by the cacique. Therefore, the Tribal Council could not approve a residential lease on a prohibited site.

2. What benefits have other Pueblos experienced?

Pueblos who have the necessary mortgage laws and a residential lease form in place have had families return to their Pueblos to raise their families and practice their culture. This has resulted in a larger population of Pueblo people practicing their culture and speaking their language because they are around people who speak the language.

There has also been a decrease in the number of mobile homes because families can now borrow money to build a home. Families no longer have only the option of purchasing a mobile home. Their options have opened up. They can now build a new home, renovate a traditional home, purchase a home from their parents, or buy a mobile home at a lower interest rate.
Families that reside in mobile homes have been able to refinance their mobile homes and lower their monthly payments as a result of low home mortgage interest rates.

Families have been able to renovate traditional homes that were falling apart. In many of the Pueblos, it has allowed traditional leaders to move back to the village areas where they can once again walk to the kivas instead of driving there from a subdivision. For many Pueblos, it has brought life back to the village areas where the earth remains uncovered by concrete. Some villages are again filled with laughing children.

3. Are there other leases in place on the Pueblo of Acoma?

Yes. Some subdivision sites where PAHA builds are on lands leased by the Pueblo to PAHA. In turn, PAHA subleases individual lots within the subdivision to homebuyers. Upon a homebuyer paying off a home, PAHA conveys the home to the homebuyer by a quitclaim deed and assigns its leasehold interest in the lot to the homebuyer. A homebuyer can mortgage his lease to make improvements to the home. Additionally, the POA Tribal Council has approved leases to other sites. One such example is the lease to a developer for the development of the community center. In instances where PAHA has subleased lots to homebuyers, if a homebuyer breaches the sublease, PAHA can terminate the sublease and evict the homebuyer. So, evictions already occur in Acoma. Foreclosure is the legal process that applies when a borrower mortgages a lease as collateral for the loan and defaults on payments, and the lender seeks to obtain ownership of the home and an interest in the land.

4. Can a non tribal member ever get a residential lease?

No. The Acoma mortgage law makes it clear that only a tribal member may obtain a lease from the Tribal Council.

5. Has there been any instance of a home being foreclosed upon on any Pueblo?

Yes, in 2013, a lender, Tiwa Lending Services, foreclosed on a defaulted mortgage. The borrower failed to make her mortgage payments for over twelve months. Prior to that time, the borrower was seriously delinquent on the loan on at least 4 different occasions within the last 12 years. Prior to foreclosure, the lender attempted to work with the borrower and even re-modified her mortgage to allow the borrower to become current. The borrower breached her promises to make payments on her delinquent account even though she was employed or receiving unemployment and even though both her and household members received per capita payments that would have allowed her to make payments. Upon foreclosure, the lender qualified the mother of the borrower to purchase the home. Although the mother could have assumed the loan prior to foreclosure, the borrower refused to assign the loan to her mother. Thus, the lender had to foreclose before selling the property to the mother. Had the mother not qualified, the lender would have made the property available to both the Tribe and the Isleta Pueblo Housing Authority prior to making it available to other tribal members.
Pueblo of Acoma Housing Authority

2013 Financial Report

Ending: December 31, 2013
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<th>DEPARTMENT</th>
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**TOTAL OPERATING**

$3,801.45  $76,192.82  $329,342.94  56.50%  $583,305.00  $253,962.06
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<th>AT 12/13 100.0%</th>
<th>ANNUAL BUDGET</th>
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**TOTAL OPERATING, HS., & PLANNING & ADMIN.**  
$ 8,200.57  | $ 102,758.83  | $ 675,872.72  | 67.80%  | $ 998,178.00  | $ 322,305.28
## PUEBLO OF ACOMA HOUSING AUTHORITY
### MODERNIZATION, DEVELOPMENT, ICDBG, OTHER
### EXPENDITURE REPORT ENDING DECEMBER 31, 2013

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<th>DEPARTMENT</th>
<th>2012 CARRYOVER</th>
<th>MONTHLY EXPENDITURES</th>
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<th>AT 12/13 100.0%</th>
<th>ANNUAL BUDGET</th>
<th>VARIANCE</th>
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<td>Registration/Training Fees</td>
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### HOUSING SERVICES

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## PUEBLO OF ACOMA HOUSING AUTHORITY
### 2014 BUDGET

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<td>Bank Service Charges</td>
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### 2014 Budget Totals

$996,832.00

Approved:

Signature: [Signature]
Date: 12/19/13

Robin Cruz
Board Chair