

Tsigo bugeh Village Traditional living with a modern touch Tomasita Duran, Executive Director, Ohkay Owingeh Housing Authority

11th ANNUAL NEW PARTNERS FOR SMART GROWTH "Environmental Justice and Equitable



Ingredients of a successful development plan

- Vision: Aspirations for high quality, culturally significant, community driven development
- Willingness to explore uncharted, untested financing arenas
- Understanding of and patience for long term planning
- Accountability to the community
- A mixture of skills, good intentions, and serendipity.

Tsigo bugeh Village

- Project Concept--The Vision
 - Community Involvement
 - Specific to Ohkay Owingeh
 - Specific to cultural needs
 - Model project of self-sufficiency

Planning Timeline

1999	 Developed Delinquency & Eviction Policy and tribal enforcement
	 Began presenting options to Tribal Council
2000	 Planning Committee formed - began planning for infrastructure
	 Increased in-house staff and capacity
	 Began to structure project concept and financing
2001	 Applied for tax credits and other funding
2001	 Began community design meetings
	 Developed project team
	 Met tax credit carryover deadlines and 10% test
2002	 Construction drawings
	 Blessing of site
	 Investor / bank negotiations
0000	Begin construction
2003	Complete Construction by December 31, 2003

Complete Construction by December 31, 2003 ٠

Concerns of Tribe

- Liability and financial risk of tax credit project
- Limited waiver of sovereign immunity
- Debt of project
- Infrastructure capacity
 - Wastewater
 - Fire Protection
- Capacity of OOHA
 - Financial capacity
 - Management capacity
- Selection of families on waiting list
 - Tribal members v. non-tribal members
 - Married families v. single families
- Safety and on-site security
- Design
- Impact on existing adjacent properties

Key Design Decisions

- Clustered, traditional density
- Internal Expertise in Architecture and Construction
- Community input and Wisdom from elder tribal members—"ownership" of project
- "Model" project for tribal Master Plan

Financing-Rental Project

•	NAHASDA	\$ 700,000
•	HOME	\$ 310,000
•	AHP	\$ 310,000
•	Risk Share Loan	\$ 180,000
•	GP	\$ 40,000
•	GP	\$ 105,000
•	NDC Equity Contribution	\$ 2,308,112
	TOTAL	\$ 3,953,112

Financing-Infrastru	Financing-Infrastructure		
IHBG	\$ 353,921		
HUD-RHED	<u>\$ 405,000</u>		
Total	\$ 758,921		

Why Tax Credits ?

- need to leverage
 NAHASDA
- motivated staff
- "ownership" timeline
 (15 years) familiar to
 tribal members under
 Mutual Help
- opportunity to earn developer fee
- involved board, council

- T/A available through MFA, EF, NHS, coalitions
- potential project
 "self-scored" well in
 MFA scoring
- interest of MFA to assist tribes
- Self sufficiency from
 HUD long term
 investment

Issues and Solutions

Issues

- 1. Traditional, conservative Pueblo
- 2. Tribe had little exposure to "new" financing
- 3. Need to integrate program into OOHA
- 4. High cost of infrastructure
- 5. Inconsistencies in financing "rules"
- 6. Inconsistent payment and collection history
- 7. Need for consistent income to support operating costs

Solutions

- 1. Training plan and discussions with staff, Board, and Council
- 2. Project's financing structured with no permanent debt financing
- 3. Pulled in partners--MFA, EF--to help with applications, budgets, pro-forma, and training
- 4. Found more sources of \$\$: RHED
- 5. Follow most stringent rule, work on national level for change
- 6. With Council support, training, decrease delinquencies
- Rental subsidy of \$200/month/unit from IHBG (renewable)

Lessons Learned

- Prepare in-house capacity: staff training, policies
- Keep Tribe in loop
- Get financials in line ASAP
- Address infrastructure needs
- Prepare to market housing authority
- Calculated risks can't be avoided
- Ask for (expert) help!

"Plan for the future by looking to the past"











