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 Development”
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
- 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

2003
- Begin construction
- Complete Construction by December 31, 2003
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-Infrastructure

- IHBG $  353,921
- HUD-RHED $  405,000

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

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<tr>
<th>Issues</th>
<th>Solutions</th>
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<tbody>
<tr>
<td>1. Traditional, conservative Pueblo</td>
<td>1. Training plan and discussions with staff, Board, and Council</td>
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<td>2. Tribe had little exposure to “new” financing</td>
<td>2. Project’s financing structured with no permanent debt financing</td>
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<td>3. Need to integrate program into OOHA</td>
<td>3. Pulled in partners--MFA, EF--to help with applications, budgets, pro-forma, and training</td>
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<td>5. Inconsistencies in financing “rules”</td>
<td>5. Follow most stringent rule, work on national level for change</td>
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<td>6. Inconsistent payment and collection history</td>
<td>6. With Council support, training, decrease delinquencies</td>
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<td>7. Need for consistent income to support operating costs</td>
<td>7. Rental subsidy of $200/month/unit from IHBG (renewable)</td>
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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”