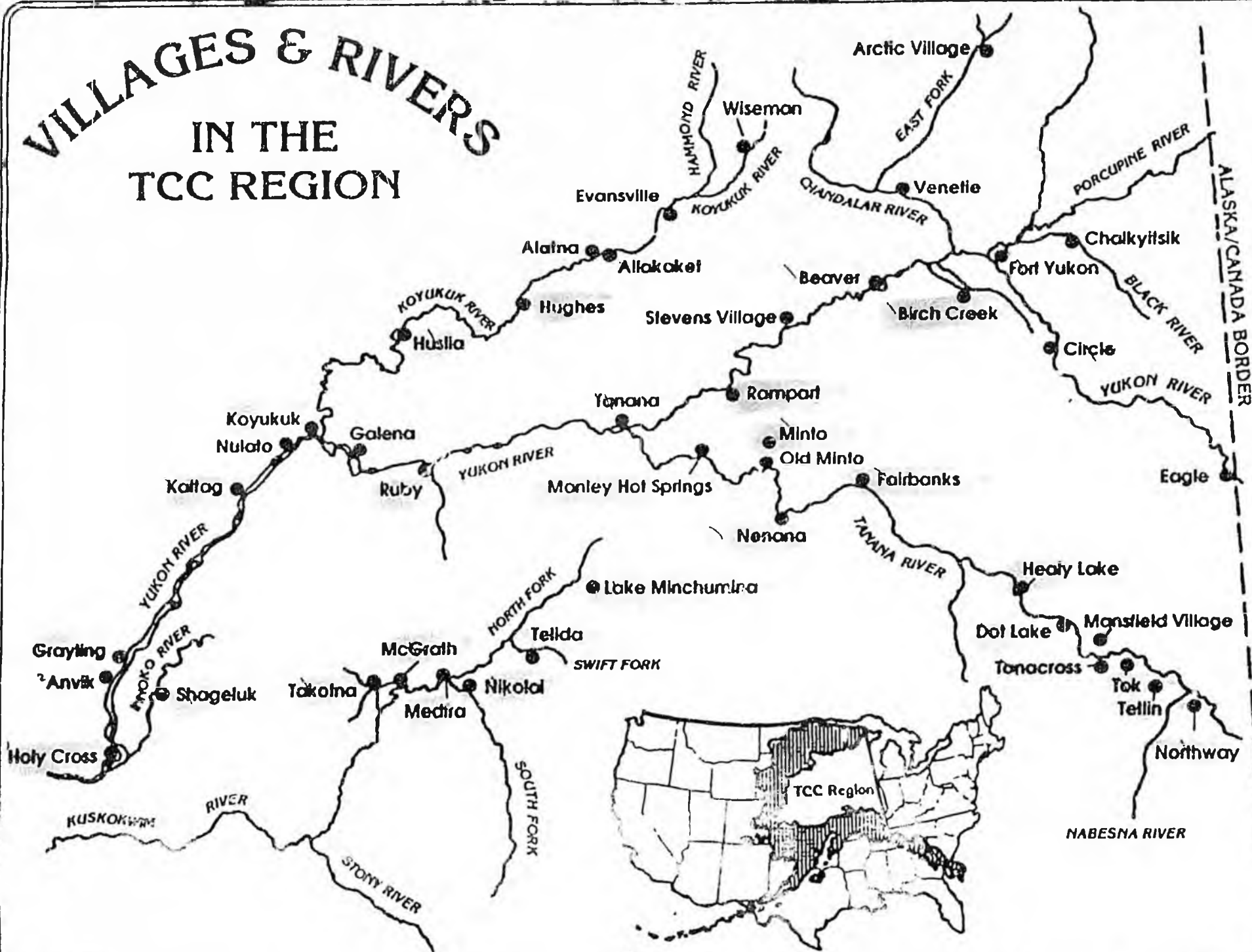


AK  
ASSOC.  
HOUSING  
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# VILLAGES & RIVERS IN THE TCC REGION



# Our Mission

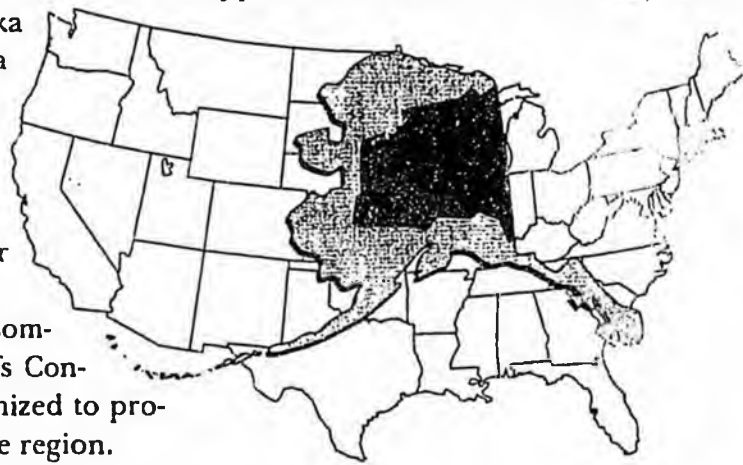
The mission of the Interior Regional Housing Authority is to:

- provide the people of interior Alaska with affordable housing and community services,
- in an efficient and cost-effective manner,
- with the aim of improving overall quality of life in the community.

The Interior Regional Housing Authority exists to provide quality, affordable housing for the low- and moderate-income Native peoples of interior Alaska. Formed in 1974, IRHA is one of 14 regional housing authorities organized as nonprofit corporations under the laws of the State of Alaska and administering programs funded by the U.S. Department of Housing and Urban Development (HUD). The area served by IRHA encompasses nearly half of the state of Alaska, an area larger than many states in the Lower 48, and an area subject to the challenges of geographic isolation and extreme climate.

IRHA's principal funding derives from the Indian Housing block grant, authorized under the Native American Housing and Self-determination Act of 1996, known as NAHASDA. NAHASDA funds support development, operation, management, and repair of housing, resident services, and agency operations. An annual Indian Housing Plan identifies how IRHA intends to invest NAHASDA resources to address housing needs within its vast jurisdiction. Local support and technical assistance is provided to IRHA by HUD's Anchorage-based Alaska Office of Native American Programs. As a nonprofit organization, IRHA is also eligible to participate in a variety of competitive housing programs and works with public agencies and private sector interests to expand housing opportunities in interior Alaska.

The authority is governed by a Board of Commissioners appointed by the Tanana Chiefs Conference, an alliance of Native villages organized to promote the social and economic welfare of the region.



*The Interior Regional Housing Authority serves the 235,000-square-mile region of the Tanana Chiefs Conference.*

As an entity authorized by the state of Alaska that develops and administers low-income housing, IRHA receives supplemental grant funds thru Alaska Housing Finance Corporation to assist in the cost of infrastructure improvements. As our housing projects for the most part are constructed in undeveloped areas these grants are vitally important to the financial feasibility to our projects.

Provide By:  
Mr. Blake Kazama

## Native American Housing Assistance and Self-Determination Act of 1996

### *Key Points*

#### The act:

1. Recognizes in housing legislation, for the first time ever, that the Federal Government has the trust responsibility to house Native Americans.
2. Defines TDHE (Tribally Designated Housing Entity) as the existing IHA which was established "for the purposes of the U.S. Housing Act of 1937...(and)...is acting...as the Indian Housing Authority for the tribe...(and) is not an Indian Tribe." Tribes can also establish other entities through self-governance or by State Law.
3. Alaska Housing Entities retain the right to be both Indian Housing and Public Housing Entities.
4. Provides a block grant to Tribes and their "Tribally Designated Housing Entity" (TDHE). The Act will provide one block grant that will be used for activities defined in an "Indian Housing Plan" which the Tribe and TDHE will write and submit to HUD for approval.
5. Allows the TDHE to use the block grant for development, rehabilitation, acquisitions, housing support services, such as counseling or loan processing and to initiate model housing programs. It also gives the Tribes the discretion to use grant amounts for affordable housing activities through equity investments, interest-bearing loans or advances, noninterest-bearing loans or advances, interest subsidies and leveraging of private investments. Allows the Tribe to set their own terms of the assistance.

6. **Requires the Tribe and the TDHE to submit a 5-year Indian Housing Plan. The Plan will be updated every five years.**
7. **Requires a 1-year plan for the upcoming fiscal year.**
8. **Requires HUD to use Negotiated Rule Making when developing regulations and an allocation formula.**
9. **Authorizes appropriations "as necessary".**
10. **Permits the TDHE to set a maximum rent that does not exceed 30 percent of the monthly adjusted income.**
11. **Requires the TDHE to use the block grant to operate and maintain current housing units.**
12. **Distributes the grant (fair and equitable with consideration of Alaska's high cost for administration and construction) through an allocation formula that is developed under Negotiated Rule Making.**
13. **Requires HUD to monitor for non-compliance and to take steps when compliance does not occur.**
14. **Terminates existing Indian Housing Programs. In order to implement the block grant, existing Indian Housing Programs must be terminated so that the funds can be allocated to it.**
15. **Authorizes a new Federal Guarantee Program whereby the TDHE can use, with the Secretary's approval, a federal guarantee, to undertake affordable housing activities, that does not exceed five (5) times the amount of the TDHE's block grant.**
16. **Reauthorizes the Indian Housing Loan Guarantee Program.**
17. **Extends leasehold interest in trust or restricted land for housing purposes to 50 years.**

## Supplemental Housing Development Grant Program

The Supplemental Housing Development Grant Program provides AHFC's capital funding to Regional Housing Authorities, which use the funds to supplement housing projects approved for development under the U.S. Department of Housing and Urban Development (HUD) Housing Development Programs. The funds in AHFC's program are limited to 20% of HUD's Total Development Cost per project and can only be used for the cost of on-site sewer and water facilities, road construction to project sites, electrical distribution facilities, and energy-efficient design features in the homes.

### *Authority*

- The Alaska Housing Finance Corporation Supplemental Housing Development Grant Program was created by the Alaska State Legislature in 1981 under AS 18.55.998.
- The program was designed specifically to provide funding to the regional housing authorities established under AS 18.55.996 to supplement housing projects approved for development with HUD Indian Housing Development funds.

### *History*

The housing development funding provided by HUD was based on construction costs in the "Lower 48" and was not adequate to develop housing projects in primarily Alaska's rural communities. The remote locations, lack of basic infrastructure including no safe water or sewer facilities in the majority of the communities, no community roads or electrical distribution facilities made the cost of developing decent, safe and sanitary housing in rural Alaska much higher than could be provided with HUD funding.

HUD's Indian Housing Development Program provided to regional housing authorities was established to alleviate sub-standard housing for Native Americans. The Mutual Help Homeownership Program and the Low Rent Program were the predominant HUD programs in Alaska. The regional housing authorities were sensitive and accommodating to the cultural, economical and social values of local Alaska residents.

For these reasons, the Alaska State Legislature created the Supplemental Housing Development Grant Program in 1981 to be available to the regional housing authorities and for programs developed with HUD Housing Development funds. Funding is limited to 20% of HUD's Total Development Cost of a project.

### *Program Development*

Initially, AHFC funds were available for costs associated with water and sewer facilities, electrical distribution systems, and road extensions to project sites. When Alaska adopted the Building and Energy Efficiency Standard (BEES) in 1991 for the State of Alaska, the Legislature amended the Supplemental Housing Development Grant program to allow for energy efficient design features in the homes. The homes built by the regional housing authorities with HUD funds and supplemented with the Supplemental Housing Development Grant funds are required to meet the state's BEES.