



SANTO DOMINGO TRIBAL HOUSING AUTHORITY

P.O. Box 10, Santo Domingo Pueblo, NM 87052

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SDTHA Virtual Community Meeting

December 3, 2020

NOTES

6:30 PM – 8:00 PM

Participant Registered : 125

Participants in Attendance : 92

SDTHA staff in attendance: Executive Director Brook Kristovich; Finance Officer Diana White-Messing; Tenant Services Manager Lorrie Chavez; Capital Improvements Manager Stacey Nieto and Tenant Services Representative Margie Aguilar.

Board of Commissioners: Chairman Leandro Garcia, Board member Tribal Official Joseph Lovato, Jr.

Consultant for Special Projects: Celia Hildebrand and Amelia Werner

Special Guest: Governor Thomas Moquino, Jr.

Welcome – Brook Kristovich, Executive Director

Opening Prayer & Remarks – Governor Moquino

Introductions – Brook Kristovich introduce the SDTHA staff, Board of Commissioners and Consultants

Cottonwood Project – Brook Kristovich, Executive Director shared a PowerPoint that included. See Attachment A

- SDTHA was awarded a 2019 Competitive Indian Housing Block Grant (IHBG) for \$4.5M; funding arrived in early 2020 soon after Mr. Kristovich was hired as executive director. Funding is to prepare the 11.4 acres of Cottonwood subdivision (utilities, paving) and construct up to 13 new homes. . The purpose of this meeting was to provide a forum for community participation in regards to a second Competitive IHBG application with potential funding focused on additional new home construction within Cottonwood.
- Cottonwood will be the first new development since the Wa di tax credit project.
- Land for the Cottonwood Project, approximately 11 acres, was given to SDTHA by the Santo Domingo Pueblo.
- Map of Cottonwood lots – see page 3-5 of attached powerpoint presentation.
- The subdivision has 34 lots. Phase I funding (awarded in the 2019 Competitive IHBG) focuses on infrastructure (\$1.8M) wet and dry utilities as well as roads, curbs and lighting and new home construction (\$2.7M) of up to 13 homes.
- An updated environmental impact statement was prepared. It was posted 3 weeks for public comment. Governor Moquino signed a certification to this effect according to

HUD regulations. HUD received this notice with the request for use of funds and approved by HUD. HUD released the full \$4.5 million on infrastructure and houses.

- Due to the increase in construction costs, home construction could be 12 homes (or less) instead of 13 homes.
- Progress has been slower than anticipated due to COVID-19 and the Pueblo closures.
- The 15 lots in the center of the subdivision were originally meant as rentals or rent-to-own home.
- Lots on the peripheral of the subdivision are for those who qualify for 184 home mortgage loans.
- A local architect, Elizabeth Suina of Suina Design + Architecture has been granted a design contract.
- Once the designs are finalized and the infrastructure is completed the house construction project will be put out to bid.
- No lots have been pre-selected or assigned to families qualifying for the 184 loans.
- Currently on the northside there are three lots that have trailers; one a homebuyer and two that are being used for COVID-19 isolation trailers and relocation for Traditional Village residents whose homes are being remodeled due to damage from storms.
- Construction update/schedule – see pages 6. An RFP will be published this month and considering holidays and new administration, infrastructure work should begin by early February. Construction is a few months behind due to COVID-19. Initial grant was for 3 years. SDTHA will still finish within that timeframe.
- After bids are received, they will be evaluated in terms of the costs and determine the eligibility of the contractor qualifications: experience, bonding, etc. A notice to proceed on infrastructure is planned for 2/15.
- The infrastructure project will begin with mass grading and fill to get the site leveled and proper fill materials in place. Plan is that lots will be available by May 3, 2021 for other contractor to start working with home construction.
- SDTHA will work with families on qualifying for loans and the home construction process
- The total project costs for adobe versus stick-built homes is considerable. Our architect has estimated a 1,500 square foot 3-bedroom adobe home price is \$418,690; for stick-built homes it is \$337,070. See page 7
- Cost for stick home is \$224.71 per sq. ft. Cost for adobe homes is \$279.13 per sq. ft.
- A few examples of comparable home designs were shared with the group. The designs are not final designs for the Cottonwood Project but were shown for information purposes. See pages 8-11
- SDTHA will host additional meetings in the next few months regarding the the Cottonwood community.
- Guidance from Tribal Leadership requires that the homes must be a Southwest look and blend in with already existing housing in the Village.
- Tribal Council and SDTHA have directed that trailers, single, double or triple wide manufactured housing won't be an option within Cottonwood.
- Community question: If modular homes are placed on concrete, permanent foundations that have a Southwest design would be this be a consideration? This question will be answered in future meetings.

- Construction costs, including manufactured homes have increased recently due to supply and demand issues related to the many natural disasters across U.S. (fires, floods, hurricanes) as well as COVID-19.
- Land title will come from SDTHA. This is helpful for those seeking 184 home mortgage loans. Much different than a family owned lot with so many possible owners.
- Community question regarding the Sewage – lagoon is overflowing. Chairman Garcia mentioned that capacity is high but two lines were recently rerouted. Sewage line along Eagle Street needs to be improved. Sewer on west side will be able to meet capacity. SDTHA is working with Tribal Leadership on sewage line improvements on Eagle Street. According to Governor Moquino - infrastructure needs to be improved and funding needs to be identified. There will be a Capital Outlay request next year. From Stacy Nieto, Capital Improvements Manager, the sewage line on Eagle Street may be replaced with an larger pipe. The existing line is old. The replacement will tie into the newer system that was installed a few years ago. Tribal Administration is working with WHPacific on the costs for the project.
- Development of a Santo Domingo Workforce Crew is part of the proposed Phase 2 funding and the upcoming Competitive IHBG grant application.

Home ownership literacy – Lorrie Chavez, Tenant Service Manager

- 184 loans – SDTHA has been working with a number of people on their applications. Household composition certification is for those who have pre-qualified.
- Household Composition Certification see page 12A
- What is credit worthiness - see Determining Affordability Form page 12B. Debt to Income ratio must be below 41%. Credit score can be repaired. A higher credit score will result in a better, lower interest rate. Credit reports cannot have any foreclosures, collections, all issues must be resolved before you can qualify.
- 2020 income limits from HUD can be found on page 13
- Low Income Rental Homes – applications have been accepted since Nov 2nd, using the new SDTHA Rental Application (Rev. 10/26/2020).
- Waiting list is on-going. Currently there are not many people on the waiting list.
- Community questions:
 - Can SDTHA work with VA loans? Yes, they can work with VA home loans and Tenant Services Manager Lorrie Chavez is managing those communications to make sure SDTHA has appropriate documentation.
 - If I already have a Lot will there be any assistance? SDTHA will try and be helpful to all Pueblo members. Lorrie and Margie would help with outside banks and/or VA loans. You must have clear title or authorization for the Lot in order for any 184 loan process.
 - Do student loans hurt 184 loans? Depends on how much you owe. Your debt to income ratio must be within the 41% as shown on the Determining Affordability Form – see page 12B.
- All forms and rental applications can be emailed or sent by mail. Due to COVID-19 concerns the SDTHA staff is working at the office but the gates remain locked.

SDTHA Website - Brook Kristovich, Executive Director

- Website is being updated. After grant application is submitted we will focus on the website which will undergo major changes.
- Applications, policies, Cottonwood materials will be posted soon.

A Zoom poll was conducted:

My priority for the new IHBG application would be (69 responses)

Build more homes in Cottonwood subdivision 73%

Repair current HUD housing stock (Gallisteo, Cedar Tree) 9%

Other 18%.

Chairman Garcia asked for those who selected “*Other*” to email Celia Hildebrand – Specialprojects@sdtha.org. He also asked staff to include this discussion of “other projects” in the next SDTHA community meeting.

Next Steps - Brook Kristovich, Executive Director

- IHBG Competitive grant application due December 10th. Will include work force crew development and new home construction within the Cottonwood site.
- Monday December 7th Tribal Council Meeting at 9:30am. SDTHA will present the results of the meeting and they will ask for approval for IHBG application. A Tribal Council Resolution is an application requirement.
- Additional Community Meetings will be scheduled within the next few months.

Closing Prayer – SDTHA Board member and Tribal Official Joseph Lovato.

Meeting Adjourned at 8:05 pm

By Friday, December 4, 2020- 29 rental applications were sent out and 32 applications sent for those families interested in the 184 loans.