

ZOOM COMMUNITY MEETING

HOUSING UPDATE

NOVEMBER 29, 2021

Mission Statement

The Santo Domingo Tribal Housing Authority is committed to providing housing opportunities that sustain, support and maintain traditional family values, self-sufficiency, and Santo Domingo Pueblo life.

Approved by SDTHA Board of Commissioners
on August 13, 2021

Vision

To enhance Santo Domingo Pueblo life by providing housing opportunities.

Approved by SDTHA Board of
Commissioners on August 13, 2021

2021 Board of Commissioners

- ▶ **Chairman** **Leandro Garcia**
- ▶ **Vice-Chair** **Paul Coriz**
- ▶ **Secretary** **Camilio Calabaza**
- ▶ **Member** **Minerva Chavez**
- ▶ **Member** **Diego Calabaza**

Emergency Rental Assistance Program

Received \$1,061,247.58

Expended \$360,173.72 (33%)

On Rent/Utilities, as of November 5, 2021

To be eligible, a household must be obligated to pay rent on a residential dwelling and the SDTHA must determine that:

- a. Applicant must be a rental tenant
- b. Income eligible
- c. Have been impacted by COVID –
 - a. Reduction of hours
 - b. Risk of Homelessness
 - c. Business Closed

Total applicants 113

Eligible 106

Ineligible 7

Tribal Members 98

Non-Tribal 15

Santo Domingo Pueblo 21

Outside of Pueblo 92

Income Eligibility for ERA

The household has a household income at or below 80% of area median income.

Bernalillo, Sandoval, Tarrant, & Valencia County income limits

	Median Family Income	Number of Household Members							
		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Low (80%) Income Limits	\$67,500	\$37,800	\$43,200	\$48,600	\$54,000	\$58,350	\$62,650	\$67,000	\$71,300
Very Low (50%) Income Limits		\$23,650	\$27,000	\$30,400	\$33,750	\$36,450	\$39,150	\$41,850	\$44,550

2021 Area Median Family Income Limits

If residing in a different state or county, we will use the HUD published income limits for your county.

Timeframe for Conducting Verifications

SDTHA conducts household verifications at the following three times.

1. Must verify income, assets, expenses, and deductions and all eligibility requirements prior to move-in.
2. Must verify each family's income, assets, expenses, and deductions as part of the annual recertification process.
3. Must verify changes in income, allowances, or family characteristics reported between annual recertifications.

What SDTHA Includes as Household Income:

- ❖ Wages
- ❖ Unearned Income = Unemployment benefits, Social Security benefits, TANF benefits, child support, alimony
- ❖ Regular cash contributions and gifts
- ❖ Income from a business
- ❖ Payments from Long Term Care Insurance, Pensions, Annuities,
- ❖ Interest income from assets

	Employment Income	Other Income (including income from assets)
Members		
Head	Yes	Yes
Spouse	Yes	Yes
Co-head	Yes	Yes
Other adult *(including foster adult)*	Yes	Yes
Dependents		
-Child under 18	No	Yes
Full-time student over 18	See Note	Yes
Foster child under 18	No	Yes
Nonmembers		
Live-in aide	No	No

NOTE: The earned income of a full-time student 18 years old or older who is a dependent is excluded to the extent that it exceeds \$480.

(1) ADJUSTED INCOME- The term `adjusted income' means the annual income that remains after excluding the following amounts:

(A) YOUTHS, STUDENTS, AND PERSONS WITH DIS-ABILITIES- \$480 for each member of the family residing in the household (other than the head of the household or the spouse of the head of the household)-- (i) who is under 18 years of age; or (ii) who is-- (I) 18 years of age or older; and (II) a person with disabilities or a full-time student.

(B) ELDERLY AND DISABLED FAMILIES- \$400 for an elderly or disabled family.

(C) MEDICAL AND ATTENDANT EXPENSES- The amount by which 3 percent of the annual income of the family is exceeded by the aggregate of-- (i) medical expenses, in the case of an elderly or disabled family; and (ii) reasonable attendant care and auxiliary apparatus expenses for each family member who is a person with disabilities, to the extent necessary to enable any member of the family (including a member who is a person with disabilities) to be employed.

(1) ADJUSTED INCOME- The term `adjusted income' means the annual income that remains after excluding the following amounts:

(D) CHILD CARE EXPENSES- Child care expenses, to the extent necessary to enable another member of the family to be employed or to further his or her education.

(E) EARNED INCOME OF MINORS- The amount of any earned income of any member of the family who is less than 18 years of age.

(F) TRAVEL EXPENSES- Excessive travel expenses, not to exceed \$25 per family per week, for employment- or education-related travel.

(G) OTHER AMOUNTS- Such other amounts as may be provided in the Indian housing plan for an Indian tribe.

Board Establishes Ceiling Rents

- In 2006, the SDTHA Board of Commissioners realized that the rents could continue to rise based on household incomes when family's household information was updated during annual recertifications.
- **Resolution 2006-05, adopted on July 11, 2006**, amended the Eligibility Calculation and Placed a Cap under the Homebuyer and Rental Admissions Policy.
- The resolution placed a payment cap on all bedroom sizes and homes under management to **\$800.00**

House Payment Calculation			
Name:		Project/Acct./Bdrm#	
Date of Calculation		Effective Date:	
COMPLETED BY:			
1. ESTIMATED FAMILY INCOME:			
	A.	Earned Income of Head of Family	\$ 28,080.00
	B.	Earned Income of Spouse	\$ -
	C.	Family Income from other source	\$ 2.00
	D.	Total Family Income (Gross Income)	\$ 28,082.00
		(Add B + C)	
2. ALLOWANCE:			
	E.	\$400 for an Elderly/Disabled Family	\$ -
	F.	\$480 for each family member (except Head or Spouse) under 18 years or 18 years or older if handicapped, disabled or full time student	\$ 480
	G.	Payments for child care if necessary to enable Head of Household and Spouse to work	
	H.	Mileage \$1300 for Head/Spouse for Employment or Education	\$ -
	I.	Medical expenses in excess of 3 percent of annual family income for any elderly family or other family member disabled	
	J.	TOTAL DEDUCTIONS	\$ 480
		(Add E thru I)	
3. GROSS PAYMENT:			
	K.	Family Income (Adjusted Income)	
		Subtract Deductions from Total Income (D minus J)	\$ 27,602.000
	L.	Adjust Monthly Family Income (Divide K by 12)	\$ 2,300.167
	M.	Maximum Gross Monthly Payment	
		(Multiply L by 22%)	\$ 506.037
4. MONTHLY UTILITY ALLOWANCE:			
	N.	Utility Allowance for Utilited Paid directly by participant	\$ 129
5. MONTHLY HOUSE PAYMENT:			
		Monthly Payment to be paid to the SDTHA.	
		Subtract Utility Allowance from Gross Payment	\$ 377.04
		(M minus N)	

2021 Healthy Homes Production Grant

HUD Share: \$999,947.41

Tribal Match: \$150,000

Total Budget: \$1,149,947.41

The mission of the Santo Domingo Tribal Housing Authority (SDTHA) Healthy Homes Initiative is to improve the health and wellbeing of the Tribal members by testing and abating health hazards in the Traditional Villages homes, distributing community outreach materials, and providing follow-up medical care for the residents.

The award contract states that Healthy Home assessment, including assessment for lead-based paint, asbestos, and mold hazard, will be performed on **(80) home units**; Healthy Homes interventions and hazard remediation will be completed for **(50) homes**. The assessments, testing, and intervention activities will be completed within **42 months** followed by a 60-day close out period.

Estimate up to 15 roofs repaired or replaced at an average cost of \$15,000 per residence.

Health Homes Production Grant 2021

Total Budget \$1,149,947.41 (HUD \$999,947.41, Tribal Leverage \$150,000)

Step 1 Apply

If your home is located in the Traditional Village area at Santo Domingo Pueblo

AND

The income of the home owner is within the HUD guidelines listed below

		Number of Household Members							
Median Family Income		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Low (80%) Income Limits	\$67,500	\$37,800	\$43,200	\$48,600	\$54,000	\$58,350	\$62,650	\$67,000	\$71,300

2021 Area Median Family Income Limits

Step 2 Health Hazard Testing

Based on the application information and the site inspections, up to 80 residences will be selected for lead-based paint, asbestos and mold testing. Priority will be given to homes with Elders and young children.

Step 3 Health Hazard Abatement and Plans for remediations in 50 residences

Based on the home's overall conditions and the testing results, homes will be selected to receive one or more of the following remediations and repairs:

- Lead and mold remediations and repairs
- Lead-based paint remediation
- Asbestos remediation
- New ventilation systems for bathrooms & kitchens to reduce mold and mildew
- Roof repairs/replacements (if the damage is due to mold and/or mildew)

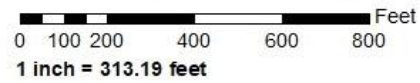


Source: Esri, Intel, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community, Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community



Kewa Pueblo
Santo Domingo Tribal Housing Authority

HUD Healthy Homes Project Boundary Area FY2020



 Project Boundary



SDTHA Funding Activity – 2020-2021

APPROVED:			
Funding Source	Award Description	Brief Description of Activities	Awarded
HUD	2021 IHBG Operating Funds	Annual IHBG Allocation for operations	790,510.00
HUD	2019 IHBG Competitive Grant	Cottonwood project-Infrastructure/Homes Phase I	4,515,723.00
HUD	2021 IHBG Cares Funds	Trailer Purchases, Covid Supplies	254,337.00
HUD	2021 Lead Base/Healthy Homes	Assessment and Renovation: Lead and Mold 80 Units	999,947.41
Department of Treasury	2021 Emergency Rental Assistance	Funds for rental and utility payments	1,061,247.58
McCune Foundation 2020	Capacity Building	Consultant/strategic planning/funding	25,000.00
McCune Foundation 2021	Capacity Building	Consultant/strategic planning/staff training/funding	25,000.00
Art Place	Walking Trail and Art work	Project closed out. Artwork installation to complete.	254,989.32
Notah Begay III Foundation	Covid Supplies	Purchase of covid related supplies	5,200.00
Cornerstone	Community Partnership	Job shack purchases	4,000.00
AMERIND	Covid 19	Purchase of covid related supplies	2,500.00
Chamiza Foundation	Adobe Construction Project	Adobe training, stipends, materials. No Maint staff.	6,807.61
NAIHC	NIAHC-COVID19	Funds for Housing Services staff	44,000.00
			7,989,261.92

SDTHA Funding Activity – 2021

PENDING:				
Funding Source	Award Description	Brief Description of Activities	Requested	Notes:
HUD-American Rescue Act	2021 Affordable Housing Activities	Infrastructure for Wadi Mobile Home Park	546,540.00	Plansubmitted to SWONAP for approval.
Dept of Treasury	2021 Homeowner Assistance Fund	Assistance with mortgage, utilities & Rehab	631,142.00	Plan submitted for review.
HUD	2021 Competitive ICDBG	Wadi Mobile Home Park Infrastructure	800,000.00	Leveraged with American Rescue Act 2021 Funds
HUD	2021 Competitive IHBG	Cottonwood homes: Phase II	3,291,131.00	Grant to be submitted December 1st
			5,268,813.00	

Estimated SDPGRT	Amount	SDPGRT
Administration		
Consultants/Auditors	\$70,000.00	\$4,462.50
Cottonwood Phase I	\$4,947,765.60	\$315,420.06
Cottonwood Phase II	\$3,447,511.20	\$219,778.84
Healthy Homes		
Consulting/Contractors	\$292,976.00	\$18,677.22
Wadi Mobile Home Park		
Environmental Review	\$29,220.00	\$1,862.78
Planning & Design	\$73,000.00	\$4,653.75
Infrastructure	\$1,446,540.00	\$92,216.93
	\$10,237,012.80	\$657,072.07

Tribal Leverage Projects and Projects:

- 2021 Healthy Homes Program \$150,000
- 2021 Competitive IHBG \$300,000
- Cottonwood Subdivision – 10+ Acres
- WaDi Mobile Home Park – 18+/- Acres

2021 Approved Funds	\$ 7,989,261.92
2021 Pending Funds	<u>\$ 1,177,682.00</u>
	\$ 9,166,943.92
2021 Applied Funds	<u>\$ 4,091,131.00</u>
	\$13,258,074.92





Income Eligibility for Cottonwood Homes Homes Managed by SDTHA

		Number of Household Members							
	Median Family Income	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Low (80%) Income Limits	\$79,900	\$44,744	\$51,136	\$57,528	\$63,920	\$69,034	\$74,147	\$79,261	\$84,374

2021 US Median Family Income Limits

Cottonwood Subdivision

Questions/Answers:

Q: Will any information be provided about contractors that might be available to those building with a HUD 184 loan home?

A: SDTHA does not have a current Contractor List but could make one available after SDTHA bids out the house construction to qualified contractors.

Q: What will SDTHA do to make homes available for people with disabilities?

A: Each of the homes SDTHA has designed with the architect firm assures that the homes are accessible and/or visitable; for the two-story homes, the first floor will be made accessible and/or visitable. SDTHA will also consider making one or two of the single-story rental homes handicapped accessible.

Wadi Mobile Home Park

Santo Domingo Pueblo
Tribal Council Resolution 02-2021-03

Environmental Review –
NV5 Architect & Engineering

Assigned 18+/- Acres for Mobile Home Park

➤ Draft ERR being reviewed



Wadi Mobile Home Park

Questions/Answers:

Q: How will you handling people with a mobile home in another location who would like to move to one of the locations on the Pueblo? For example, a mobile home is financed, but located outside of Kewa and the family would like to move the mobile home back to Kewa.

A: SDTHA will allow families to move their existing mobile home from off the Pueblo to the Wadi Mobile Home Park.

Q: Will there be a charge to the family for the mobile home lot in the mobile home park?

A: SDTHA plans on a nominal monthly lease charge to the families residing in the mobile home park to help with operation costs including maintenance and upkeep.

Q: As a potential owner that will reside in the mobile home park, can I participate in the planning of the mobile home park?

A: Yes. SDTHA would like to establish a Wadi Mobile Home Park Planning Committee to assist with policy development as well as a choice on final design of the park.

2021 Chamiza Foundation Grant Traditional Adobe Brick and Building Skills

Create	Create the Kewa Adobe Team
Identify	Identify Kewa craftsmen “experts” as trainers
Train	Identify Kewa participants Identifying local sources for adobe building supplies <ul style="list-style-type: none">•Training in brick-making•Training in adobe construction

This is a PILOT project to learn what it would take to build an Adobe Work-Force Team

- Starting small
- Trainers receive a stipend
- Practice will be to build at least one structure before December 2021
- Additional funds anticipated
- Please contact Stacy Nieto at snieto@sdtha.org if interested
- \$6,807.51 Grant

Future Programs

Homeowner Assistance Fund

- This program provides assistance to eligible applicants in the form of a forgivable loan or grant in an amount of up to a **maximum of \$15,000 per applicant household**.
 - Mortgage Payment Assistance – up to six months or capped at **\$8,000**
 - Utility/Broadband Assistance – up to six months or capped at **\$4,000**
 - Homeowner Displacement Prevention Measures (Rehab) – up to **\$15,000**
 - To prevent homeowner displacement by renovating or bringing an existing home up to code or improving the overall condition so the home can remain habitable. This type of assistance for home repairs and rehabilitation shall be limited to Tribal members living within the exterior boundaries of the Santo Domingo Pueblo. Eligible repair and/or replacement items generally include only roofs, HVAC systems, water heaters and interior plumbing.
- US Treasury Funds of **\$631,142**



New Mexico
GAS COMPANY[®]
AN EMERA COMPANY

New Mexico Gas Company Native American Energy Efficiency Program

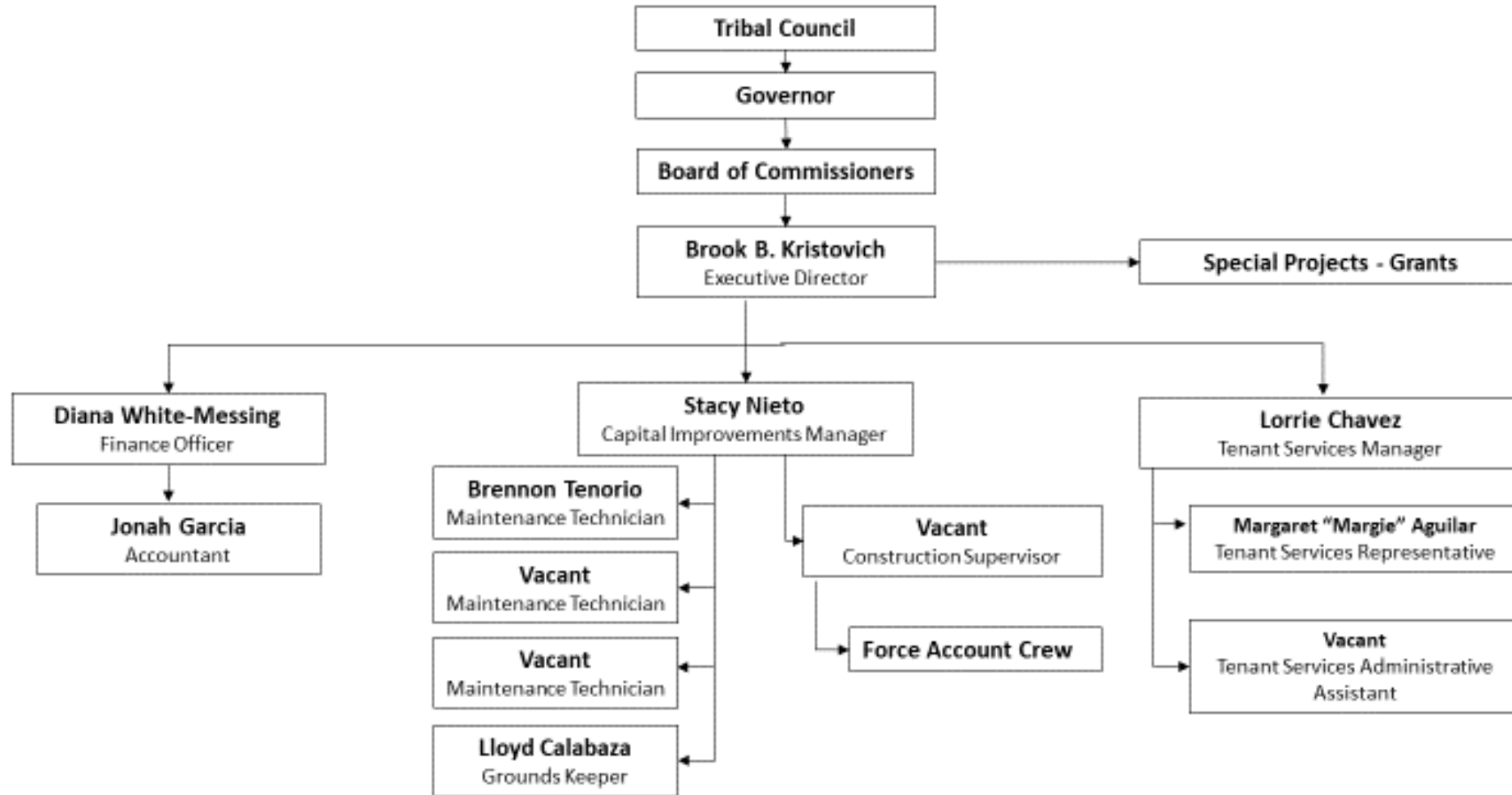
The New Mexico Gas Company designed an energy efficiency program specifically for tribal communities. The Native American Energy Efficiency Program provides no-cost energy efficiency services to help residents save energy and money. The New Mexico Gas Company collaborates with local housing authorities and tribal organizations to identify families and coordinate the energy efficiency services. The program has been streamlined to make it easy to participate and there is no individual income documentation required from the participants. Each home receives a comprehensive energy assessment and safety inspection. Based on the results, EnergyWorks will install all eligible energy efficiency services with no cost to the resident.

Services	Notes
Home Energy Assessment	Conduct comprehensive review of home to determine eligibility for natural gas energy saving services and blower door air leakage test
Natural Gas Safety Inspection	Conduct safety review of natural gas appliances, gas lines, and carbon monoxide detector
High Efficiency Showerheads	Install 1.5 GPM handheld and wall mounted showerheads
High Efficiency Faucet Aerators	Install 1.0 GPM and 1.5 GPM faucet aerators
Water Heater Tank Insulation	Install R-10 water heater tank insulation
Water Heater Pipe Insulation	Install R-3 water heater pipe insulation
Programmable Thermostat	Install and program Honeywell programmable thermostat

Services	Notes
Air Sealing	Caulk and seal window frames, seal penetrations, weatherize exterior doors, and perform pre and post pressurization test to measure reduction in air leakage
Duct Sealing	Seal return air plenum, ductwork, joint connections, registers, and perform pre and post pressurization test to measure reduction in air leakage
Attic Insulation	Seal attic air leakage and install blown cellulose insulation to R-44
Carbon Monoxide Detector	Install carbon monoxide detector as required

- ❖ Plan on providing energy saving assistance to 20-30 families with this program. Starting with those that are renting from SDTHA. Future programs will be offered to others in the community.
- ❖ Priority will be given to families that are current on their rent, and households with an elder

Santo Domingo Tribal Housing Authority Organizational Chart



Rev. 11/01/21

Santo Domingo Tribal Housing Authority Staff

Executive Director	Brook B. Kristovich	bkristovich@sdtha.org
Finance Officer	Diana White-Messing	dwhite@sdtha.org
Accountant	Jonah Garcia	jgarcia@sdtha.org
Tenant Services Manager	Lorrie Chavez	lchavez@sdtha.org
Tenant Services Representative	Margaret “Margie” Aguilar	maguilar@sdtha.org
Capital Improvements Manager	Stacy Nieto	snieto@sdtha.org
Maintenance Technician	Brennon Tenorio	btenorio@sdtha.org
Groundskeeper	Lloyd Calabaza	

Thank you!

Your Housing Staff

