HEALTHY FINANCIAL BUDGETING
WHEN RESOURCES ARE LIMITED

• Well Rounded Portfolio (loans, grants, investments- stocks & real estate)
• Matching resources in-kind with land values, staff time
• Phasing Projects, build or plan what you need for now
• In a bear market when resources become limited- look to partnerships to share the expense for projects:
  • Who can also benefit from your project? (entities, agencies)
  • Grant partnerships: Universities, agencies, staffing and in-kind matching

Drawbacks
• Strings attached
• Conforming to the needs of partners
• Compromises
CASE STUDY: TOHONO O’ODHAM KI:KI HOUSING ASSOCIATION

- Located in Southern Arizona encompassing 3 counties
- Second largest land based tribe, size of the State of Connecticut
- 11 Districts
- Operates 160 rentals, 475 homeownership units
- Annual IHBG Allocation $4.5M
  - Annual Project/Construction Operating $19M

HOW??
• In 2011 TOKA had numerous, stagnant projects on the books.
• Impending federal legislation threatened to reduce IHBG allocations for surpluses.
• Since 2011 we worked hard to complete projects.
• The task was daunting as IHBG allocation does not come close to meeting the enormous need of our tribal members (more than 30k enrolled members).
• Further challenged with remote and vast desert reservation service base (2.8M acres, second largest land based Tribal Nation).
• Immediate focus became how to best utilize existing dollars to touch as many projects/households as possible in an effective, efficient manner.

LEVERAGING RESOURCES
TOKA CHALLENGES

• Homesites/ Familial Land Sites
• Land site designation/ District Authority
• Appraisal Disparity & Comparable Sales Data
• Homeowner Education
• Traditional homes vs modern home values
• Insurance
• Infrastructure
• Funding & Resources vs Need (over 500+ on waiting list to be served)
• Politics
# TOKA’S ENERGY SAVING DEVELOPMENT APPROACH

## CONSIDERATIONS
- Infrastructure costs
- Opportunities to partner for cost sharing
- Impact of resources expended on existing need (ie. $1M will touch 14 new construction homes for families)

## INNOVATION CONSIDERATIONS
- Solar and other energy efficiencies
- Senior friendly accommodations
- Metal Framing & Studs for termite reduction

*Sometimes the best way to ultimately save costs & energy is expending resources***
TOKA’S UPFRONT INVESTMENT INTO SOLAR TECHNOLOGY IS ESTIMATED TO PAY OFF OVER TIME.
WELL BALANCED PORTFOLIOS

WELL LEVERAGED

**TOTAL INCOME FOR HOUSING ENTITY**

- Loans: 25%
- Real Estate/ Rental: 20%
- Grants: 25%
- Partnerships: 30%

OVER EXTENDED

**TOTAL INCOME FOR HOUSING ENTITY**

- Loans: 20%
- Real Estate/ Rental: 55%
- Grants: 25%
CASE STUDY: TOKA NOW & THEN

FY2017 $18M
- 48% IHBG (non-competitive, formula based)
- 25% Loans
- 16% Competitive HUD Grants
- 11% Misc Grants
- 0% State Tax Credits

FY2011 $4.5M
- 81% IHBG (non-competitive, formula based)
- 0% Loans
- 0% Grants
- 19% Payment Income
CASE STUDY CONTINUED: DRASTIC CHANGES IN 6 YEARS

FY 2011
• Non-Competitive Operating Budget
  • $4.4M
  • Less than 3% of funds received are from payments

FY 2018
• Non-Competitive Operating Budget
  • $4.4M
  • But today more than $\frac{3}{4} \rightarrow 75\%$ of funds are derived through competitive partnerships
SHOW RESULTS

- Jobs Created
- Houses Built
- Infrastructure Developed
- Financing Leveraged
- Helps for future projects
TOKA’s RESULTS SINCE 2012

- 95 Substantially reconstructed or new construction
- 84 Rehabilitations
- Developed Community Center & office complex
- Created hundreds of temporary construction jobs
- No new Construction for more than a decade before 2012
SOME OF OUR NEW SOLAR WATER HEATED TANKS.
SAN XAVIER, CHUKUT KUK & GU ACHI HOUSING PROJECTS, TOHONO O'ODHAM RESERVATION
SOME OF TOKA’S NEW PROJECTS & MOVE-INS
SYMBOL OF THE TOHONO O’ODHAM NATION, MAN IN THE MAZE.

FROM BIRTH TO DEATH, O’ODHAM BELIEVE IT IS THE PATHS WE CHOOSE IN LIFE THAT DEFINE OUR CHARACTER.

THANK YOU FOR YOUR TIME. QUESTIONS?

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