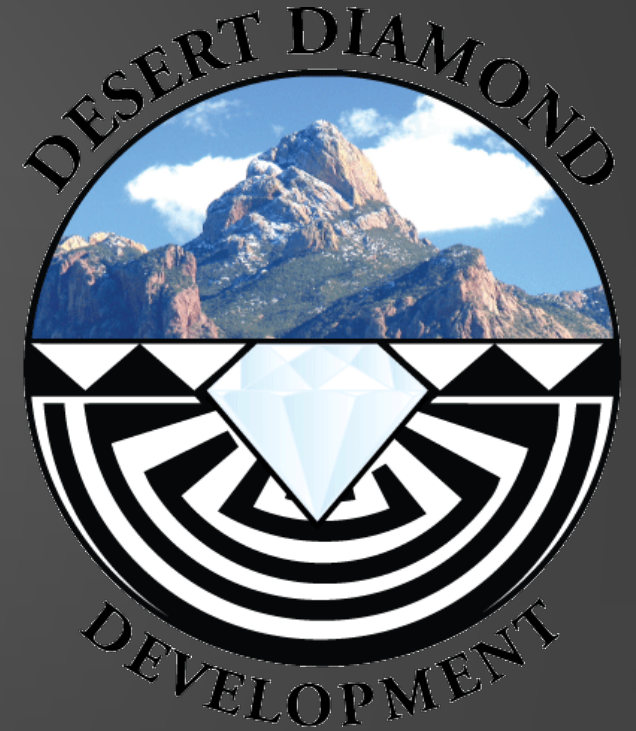


SAVING ENERGY & LEVERAGING RESOURCES IN INDIAN COUNTRY HOUSING

PRESENTED BY
ALEXANDRA TERRY, PRINCIPAL



Energy Opportunities in Tribal Housing
US Dept. of Indian Energy &
Western Area Power Administration

March 28, 2018

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

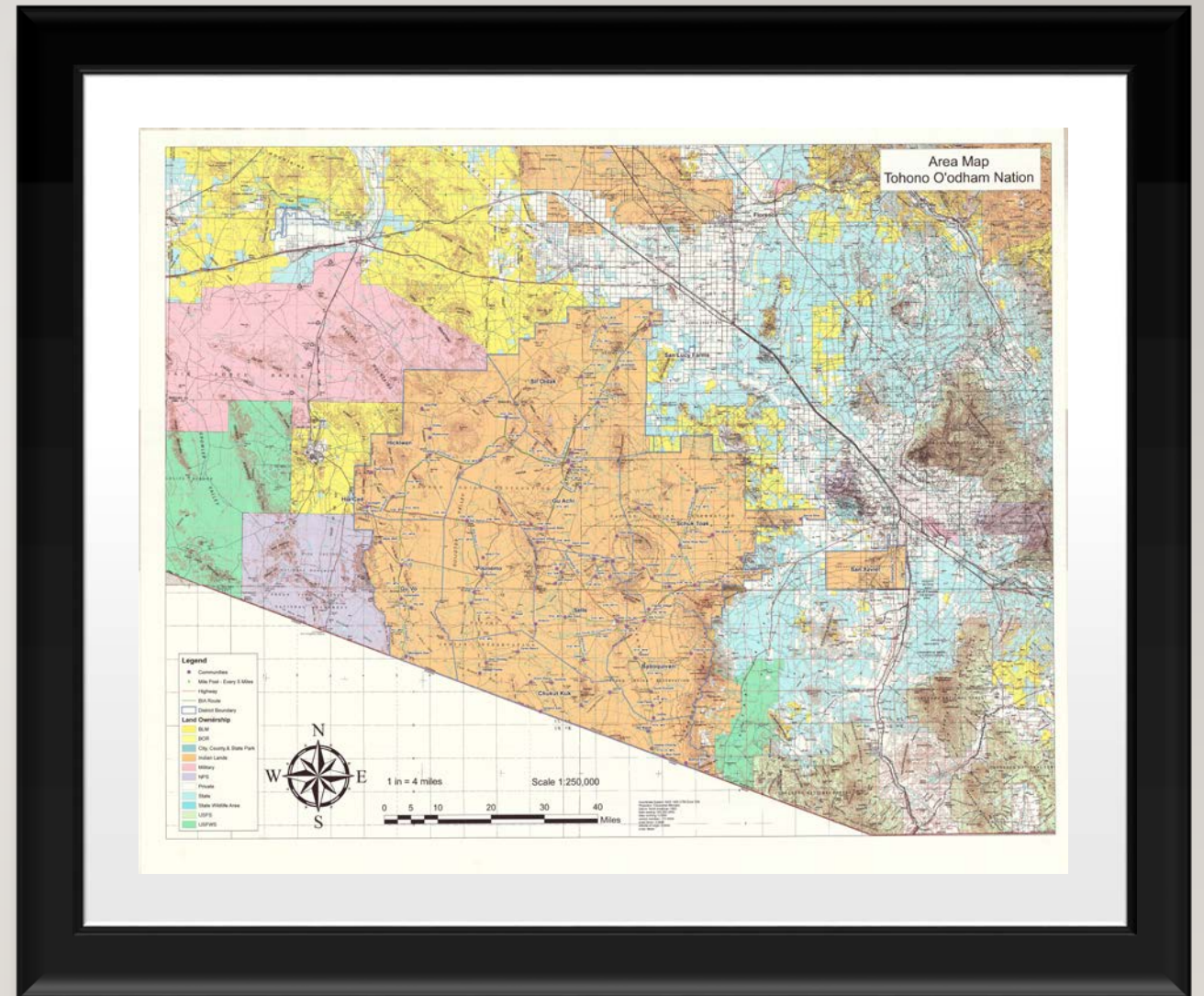
Drawbacks

- **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. \$IM 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**



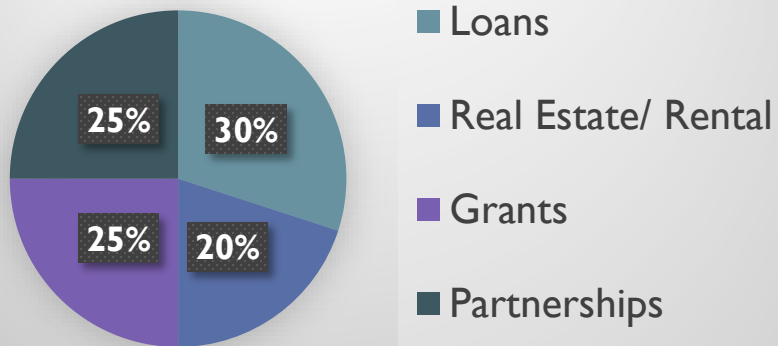
New solar street lights in South Komelic, Baboquivari District.

TOKA'S UPFRONT INVESTMENT INTO SOLAR TECHNOLOGY IS ESTIMATED TO PAY OFF OVER TIME.

WELL BALANCED PORTFOLIOS

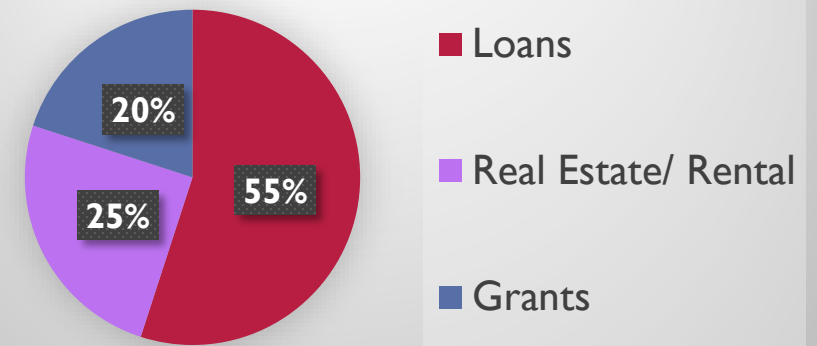
WELL LEVERAGED

TOTAL INCOME FOR HOUSING ENTITY



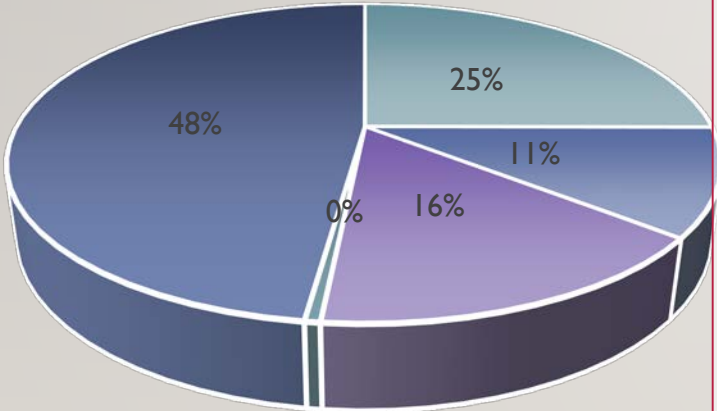
OVER EXTENDED

TOTAL INCOME FOR HOUSING ENTITY



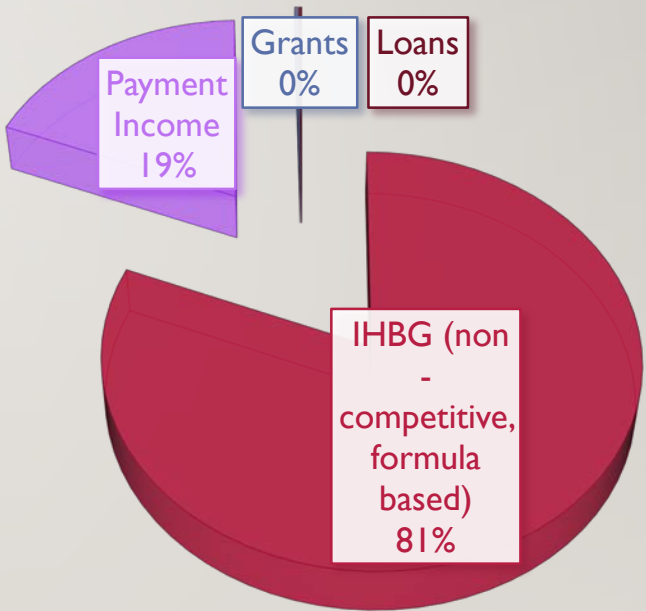
CASE STUDY: TOKA NOW & THEN

FY2017 \$18M



- IHBG (non-competitive, formula based)
- Loans
- Competitive HUD Grants
- Misc Grants
- State Tax Credits

FY2011 \$4.5M



IHBG (non-competitive, formula based) 81%

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 **$\frac{3}{4}$ → 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?

DESERTDIAMONDDEVELOPMENT@GMAIL.COM

520-909-2687