# VILLAGE OF SOLOMON AFFORDABLE HOUSING PROGRAM STRATEGIC PLAN 2022-2032

## CREATED BY THE VILLAGE OF SOLOMON TRADITIONAL COUNCIL

**SEPTEMBER 29, 2021** 

Revised and approved on 10/18/2023

## 2022-2032 AFFORDABLE HOUSING STRATEGIC PLAN

November 30, 2021

This plan sets forth a series of guides for the Community's Affordable Housing Policy and Funding for a 10-year period. This plan is the Tribe's first strategic Affordable Housing Program Plan.

## <u>Goals</u>

The primary goal, is to have the capacity to serve all tribal members in securing adequate living quarters

To ensure that the traditional council addresses the need for housing for the community in order to mitigate overcrowding and homelessness while surviving a global pandemic

To enhance the quality of life for the tribal community by providing such a program for adequate, affordable and comfortable living

## **Strategies**

To acquire adequate funding sources to implement each categorized sub-program within the Affordable housing program strategic plan

To expand the knowledge of operations, management in affordable housing for the Council and all appointed designees in implementation

To provide educational resources in home ownership for the community, home maintenance, budgeting, energy efficiency, renewable energy and seek counseling services for any other applicable scenario ongoing for the applicant To provide education to the council or the appointed designees to work directly with the housing applicant in order to maintain the residence or improvement of residence

## **Action Items**

Hire a qualified Project Manager to implement AFH plan

Have regular meetings with Proj. manager

Develop partnerships to immediately begin education curriculums

Develop and approve policies within all sub programs

Acquire additional funding for new construction

Acquire additional funding for all other sub programs

Introduce Affordable Housing Program to community

## LEADERSHIP

## VILLAGE OF SOLOMON TRADITIONAL COUNCIL MEMBERS

President, Kirsten Timbers

Vice President, Cameron Piscoya

Treasurer, Elizabeth Johnson

Secretary, Annette Piscoya

Seat E, Deilah Johnson

Youth Seat, Wilma Amaktoolik

Elder Seat, Cheryl Kalerak

## VILLAGE OF SOLOMON STAFF

Tribal Coordinator, Sherri Lewis Development & Environmental Coordinator, Deilah Johnson Bed and Breakfast Coordinator, Wilma Amaktoolik

## TABLE OF CONTENTS

- PROGRAM SUMMARY
- ▶ INTRODUCTION DEMOGRAPHICS, US CENSUS
- ➢ OBJECTIVES & PRIORITIES
- ▶ IMPLEMENTATION PLANS & STRATEGIES
- ➢ PROGRAMS
  - HOME IMPROVEMENTS
  - NEW CONSTRUCTION
  - DOWN PAYMENT ASSISTANCE
  - RENTAL ASSISTANCE
  - NEW CONSTRUCTION DOWN PAYMENT LOANS
- BUDGET
- FUNDING RESOURCES AND PARTNERSHIPS

Affordable housing has a direct impact on the social, economic, and environmental health of our community. Socially, affordable housing has an undeserved stigma. Many people think affordable housing refers to public housing projects, Section 8 Housing, and housing authorities. When the tribe received tribal set aside funds under the American Rescue Plan Act, in response to the coronavirus pandemic, the housing scarcity became more visible. The Traditional Council sought out housing efforts in a way that they felt would address and tackle the housing crisis in several ways;

Developing their own VOS housing by purchasing land, and hiring a project manager to coordinate the construction of new housing,

To assist existing homeowners in retrofitting their own homes in order to make their homes more sustainable,

And to encourage potential home owners in the home buying process during a time where the economy has been affected by the pandemic.

The following are highlights of the following document to address VOS Tribal housing strategies:

- Purchase land from the city of Nome and develop new housing units on newly owned land
- Develop a Housing Application process for tribal members to obtain home ownership
- Reduce overcrowding in existing homes
- Reduce homelessness for all tribal members
- Provide resources in order to maintain a quality home
- Address depression, suicide, mental health and substance abuse by improving their quality of life
- Address the COVID pandemic overcrowding issues by providing effective isolation and quarantine shelters
- Support for tribal members who are facing financial challenges due to social impacts
- Provide housing opportunities for tribal members regardless of their situation
- Provide housing opportunities for VOS Indian Child Welfare Act families, and to prevent those who are at social risk with OR involved with Tribal Court
- Provide education on financial management and budgeting, home ownership, weatherization and efficiency, sustainability, and maintenance
- Increase the inventory of affordable rental units
- Preserve the long-term affordability and physical condition of the existing stock of housing

- Provide supportive services and housing for people with special needs
- Support opportunities to obtain and sustain affordable homeownership
- Refine development incentives and expand funding sources and partnerships

## INTRODUCTION

The Village of Solomon (VOS) is a federally recognized Tribal Entity, eligible for grant funding by the Internal Revenue Service as a tax-exempt Section 7871 organization. Solomon was settled by the Inupiaq of the Fish River Tribe and was noted on maps as "erok" in 1900. Erok was a summer fish camp for the Fish River Tribe and later became a permanent settlement.

VOS is comprised of 164 tribally enrolled members, governed by the elected 7-member Traditional Council. The Council has acknowledged the scarce housing opportunities in the Nome census area where most VOS tribal members reside.

## HISTORY OF SOLOMON

Solomon's original site was situated in the delta of the Solomon River and was relocated to a place known as Jerusalem Hill. Solomon was a fast-growing community during the Gold Rush days of 1899 and 1900 when gold fever was the instigation for expansion on the Seward Peninsula. During the big strike for gold there was anywhere from 3 to 7 enormous dredges scouring the land for the precious yellow metal.

By 1904, the gold rush boom town was the supply center for the Solomon River miners and was the 3rd largest Seward Peninsula town. It was also the southern terminus of the Council City and Solomon City Railroad. After the gold mine rush, Solomon returned to a predominately Alaska Native community of subsistence reindeer herders and miners. The Bureau of Indian Affairs School shut down in 1956 requiring all families with children to relocate to Nome or Anchorage.

There were a handful of people that continued to live in Solomon year-round. Solomon had year-round residents until 2005 when the surviving residents permanently relocated to Nome. Solomon comes alive in the summer with the operation of the Solomon Bed and Breakfast & Community Center. Additionally, family subsistence camps continue to thrive on this land during both summer and winter seasons.

Solomon was incorporated as Solomon Native Corporation (SNC) in 1975. There were 37 original shareholders of SNC, owning a total of 67,000 acres of in and around Solomon. SNC provides campsites to its shareholders and engages in land use agreements for material sales, mining exploration and production. The original shareholders of SNC were also recognized under the Village of Solomon, and many current shareholders and their descendants and relatives are also Tribal members.

The Village of Solomon was organized under the Indian Reorganization Act (IRA) of 1993 as a Federally Recognized Tribe. The Village of Solomon's initial authority was mainly political as the tribal governing body. The primary purpose of the Village of Solomon is to design and implement programs for increased quality of life and well-being of its family and tribal members who had relocated.

#### SOLOMON TODAY

Solomon is located on the west bank of the Solomon River, 30 miles east of Nome. It lies one mile north of Norton Sound. It lies at approximately 64.560830 North Latitude and - 164.439170 West Longitude. (Sec. 03, T011S, R029W, Kateel River Meridian.) Solomon in the Cape Nome Recording District where the area encompasses 15.6 sq. miles of land and 0.1 sq. miles of water. The climate is both continental and maritime and where summers are short, wet, and mild. Winters are cold and windy where temperatures range between -30 and 56, and an annual precipitation is 16 to 56 inches of snowfall. The Village of Solomon currently has 164 tribal members. Nearly all the tribal members who live in the region reside in Nome year-round. Nome was historically inhabited by Alaska Natives, but the discovery of gold in 1898 brought thousands of non-Natives to the area, the city was incorporated in 1969.

The city of Nome as a state-recognized governing body and the Village of Solomon as a federally recognized tribe have assumed diverse powers under federal and state laws. These include the protection of life, property, and the environment threatened by natural or technological disasters. The city of Nome and the Village of Solomon, contract with various federal, state, and other organizations to administer governance, infrastructure, public services, education, economic



Programs, environmental program, and social or cultural Henry, Annette Piscoya, Helen Bohn, Sara James, Brian James.

programs. The Village of Solomon and Solomon Native Corporation have worked together on joint projects such as the Solomon Bed and Breakfast. In addition, both SNC board members and the Village of Solomon Council members joined together in the creation of this strategic plan.

#### PLANNING PROCESS AND PUBLIC INVOLVEMENT

Planning is a critical step in the ongoing development of the community and its efforts to improve community conditions and the well-being of its members and residents. To better meet the needs of the tribal members, the Village of Solomon developed a five-year strategic plan, the Local Economic Development Plan 2021-2026 which is structured to:

- Equip the tribe with the basic informational tools of local planning that accurately show land status and ownership as well as traditional resources and subsistence areas.
- Provide a section setting forth policies, goals, and standards for the tribe relative to each major component of the plan.
- Provide implementation strategies for development priorities, including land use, public facilities

and services, capital improvements, economic development, and tribal governance.

- Place emphasis on the crucial development issues; economic and resource development, land use planning and needs of the tribe with regards to infrastructure, and priority capital improvement projects.
- Involve key decision-makers, the Traditional Council, all partner entities, the Solomon Native

Corporation board, and ultimately the tribal community to assist in the identification of common goals and direction to achieve those goals.

The Village of Solomon published strategic Local Economic Development Plans (LEDP) in 1998, 2011, and 2016 and 2021. In 2004, the tribe also jointly participated in a Local Economic Development Plan with the three other Nome-based tribes. Many of the priorities in that plan turned into accomplished development projects that were completed.



New priorities for the tribe were identified and approved on April 26, 2016, this led to the review and approval of the 2016-2020 LEDP on September 23, 2016. On April 24<sup>th</sup> and May 6<sup>th</sup>, 2021, members from the Village of

Solomon participated in a community gathering with the goal of updating the existing plan and

2011 First Youth & Elder camp. Pictured L to R: Cameron Piscoya, Helen Larsen & Francis Wright

the Jointly Approved Development Priorities 2016-2020. Because of COVID-19, these meetings were held over Zoom as a precaution to protect our people. This communication method allowed members to participate and offer valuable feedback on priorities for 2021-2026, in addition to previous development priorities.

An example of successful LEDP's is when the tribe can mark off a priority due to the accomplishment.

## Accomplishments during 2016-2020

## 2016 Top Priorities – Jointly approved on 4/26/2016

1. Obtain a tribal community hall/office in Nome. We have purchased a 2 story building in Nome and designed the remodel into a tribal office.

- 2. Expand and improve our ICWA services. We have an open tribal court and adopted our first children's code ordinance.
- 3. Assess effects of climate change and collaborate for Salmon enhancement and testing in Solomon. The Environmental dept. has received a grant from the Army Corp of Engineers, Alaska Division to conduct habitual fish studies as well as bird habitat throughout the watershed with 5 focal points. The comprehensive feasibility study will provide data to complement the water quality monitoring data provided by the IGAP grant program.
- 4. Fully effective operation of the Solomon Bed & Breakfast (business plan, obtain land, tourism development, gift shop, alternative and renewable energy). We have installed a 7kW rooftop solar panel system with adequate battery storage at the Community Center/B&B in Solomon.
- 5. Improve education and enforcement of land use rights in and around Solomon. VOS & SNC have been working together and collaborating on land use rights.
- 6. Clean up land and old church site, improve drainage, and add historical markers in and around Solomon. ACQUIRED EPA FUNDING TO REMOVE CHURCH DEBRIS AND ASBESTOS
- 7. Advocate for restorative justice and tribal input into culturally appropriate sentencing of our tribal members. We are an active tribal court with approved tribal court ordinance. We are currently working on implementing our tribal court plans.

The Village of Solomon is headquartered in Nome, has acknowledged the scarce housing opportunities within the Nome Census area, where most of the Village of Solomon tribal members reside.

The tribe can offer reimbursement to parents for school supplies, recreation passes to encourage health and wellness within families, and reimbursement for hunters who provide subsistence to members that are not able to subsist. Throughout the Coronavirus pandemic, the Council has been able to approve and implement relief services to all tribally enrolled membership. The tribe hosts an annual 5-day youth & elder camp in Solomon to unite as a displaced community. During the COVID19 pandemic, all tribal activities had gone virtual for the health and safety of the community as the Tribe approved a Resolution declaring a public health emergency in August 2020.

#### INTRODUCTION AND IMPACTS OF WESTERN CULTURE

At the time of contact with Europeans, the Inupiat had an established seasonal fishing and hunting camp site on the sand spit between the Solomon and Bonanza Rivers. Based on the information received from the Inupiat at Little Diomede Island in 1779, Solomon was known as



Amutach on the map of Russian explorer Ivan Kobelev. At the turn of century in 1899 gold was discovered in the gravels of the Solomon River. The gold rush during the summers of 1899 and 1900 brought thousands of people to the Solomon area. By 1904 Solomon had seven saloons, a post office, a ferry dock, horse stables, and a schoolhouse and was the southern terminus of a narrow-gauge railroad. The Council City and Solomon City Railroad intended on laying tracks to the gold mine town of Council but fell 20 miles short of that goal when they went bankrupt in 1907. They did provide limited service to miners in the Solomon River from 1904-1907, with runs from the Bonanza channel to the East Fork of the Solomon River. In 1913, the railroad was washed out by storms and the remains of the train can still be seen in Solomon next to the Bonanza Bridge and is the world renowned 'Last Train to Nowhere'.

In the years following the gold rush and storms Solomon changed from an all-Caucasian mining town to a predominately Inupiat village, where the Indigenous people relied on subsistence and reindeer herding for their livelihood. In 1918, the flu epidemic struck Solomon and over half of the 62 residents died of the influenza and were buried in a mass grave. In 1939, the community relocated to the present site, which was formerly known as Jerusalem Hill. The BIA constructed a large school in 1940 which now serves as the Community Center and Bed & Breakfast.

During World War II several families moved away from Solomon. The BIA School was shut down in 1956 requiring all families with children to move to communities with schools, many of whom went to Nome and Anchorage. Solomon continued its mail license until 1958 when there were too few residents to support the mail contract. The Solomon Roadhouse operated until the 1970s and served as the last checkpoint for the Iditarod, the Last Greatest Race on Earth, during its first several years. The Safety Roadhouse now serves as the last checkpoint before Nome.

Today the Curran family still owns the old roadhouse structure though it is not in service, including his original Native Allotment approximately 7.2 acres in size. There are also other Native Allotments in the surrounding areas, as well as other areas where other individuals have cabins/structures, some of which are on their own property as well as SNC property.



Historically the Malemiut, Kauweramiut and Unalikmiut have occupied the region. Today the four tribes that reside in Nome are the Village of Solomon, King Island Native Community, the Village of Council

and Nome Eskimo Tribal Communities.

Around 1870 to 1880, the caribou declined on the peninsula and the general diet changed. Reindeer was introduced and transported in the late 1800's and muskoxen in 1960's. Both were government projects to help supplement the available food sources in Alaska.

Gold was found as far back as 1865, but a strike in 1898 brought thousands of people and the population in Nome grew to over 20,000. After the creeks had been staked, gold was discovered on the beach. A railroad and telephone lines were built from Nome to Anvil Creek, and the City of Nome was formed in 1901. By 1902 large mining companies with better equipment took over the smaller mining operations. Since the first strike Nome's gold fields have yielded \$136 million. The depletion of gold, a major influenza epidemic in 1918, the depression, and World War II, and a fire in 1934 have each greatly affected Nome's population.

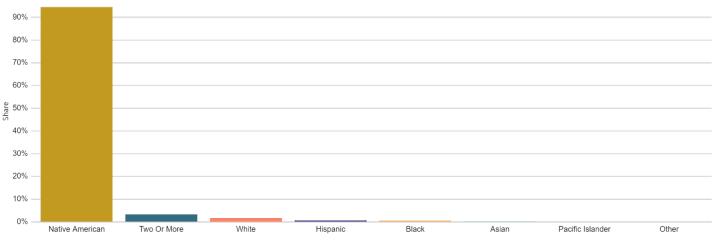
#### U.S. CENSUS STATS

In 2019, there were 5.07 times more American Indian & Alaska Native (Non-Hispanic) residents (7.43k people) in Nome Census Area, AK than any other race or ethnicity. There were 1.46k White (Non-Hispanic) and 574 Two+ (Non-Hispanic) residents, the second and third most common ethnic groups.

1.5% of the population for whom poverty status is determined in Nome Census Area, AK (2.08k out of 9.65k people) live below the poverty line, a number that is higher than the national average of 12.3%. The largest demographic living in poverty are Males 25 - 34, followed by Males 6 - 11 and then Females 25 - 34.

The most common racial or ethnic group living below the poverty line in Nome Census Area, AK is Native American, followed by Two Or More and White.

The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who classifies as impoverished. If a family's total income is less than the family's threshold than that family and every individual in it is considered to be living in poverty In 2019, 60.5% of the housing units in Nome Census Area, AK were occupied by their owner. This percentage grew from the previous year's rate of 60.3%.



2013 2014 2015 2016 2017 2018 2019

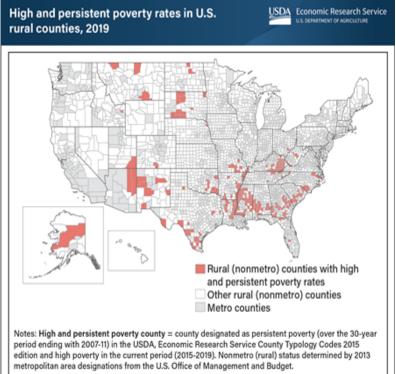
This percentage of owner-occupation is lower than the national average of 64.1%. This chart shows the ownership percentage in Nome Census Area, AK compared it's parent and neighboring geographies.

Population 10,004

Housing units, 4,100

75.3% American Indian/Alaska Native only

20.7% Persons in poverty



Source: USDA, Economic Research Service using 1980, 1990, and 2000 decennial census data and American Community Survey 5-year estimates for 2007-2011 and 2015-2019. 肢Estimates are not comparable to other geographic levels due to methodology differences that may exist between different data sources.

All Topics	۹	Nome Census Area, Alaska	
Population estimates, July 1, 2019, (V2019)			10,004
Persons under 18 years, percent			⚠ 34.6%
Persons 65 years and over, percent			▲ 8.0%
Female persons, percent			⚠ 47.4%
Race and Hispanic Origin			
White alone, percent			▲ 15.7%
Black or African American alone, percent (a)			▲ 0.9%
American Indian and Alaska Native alone, percent (a)			⚠ 75.3%
3 Asian alone, percent (a)			▲ 1.5%
O Native Hawaiian and Other Pacific Islander alone, percent (a)			▲ 0.2%
Two or More Races, percent			▲ 6.5%
Hispanic or Latino, percent (b)			▲ 2.9%
White alone, not Hispanic or Latino, percent			14.9%
Population Characteristics			
Veterans, 2015-2019			394
Foreign born persons, percent, 2015-2019			2.5%
Housing			
Housing units, July 1, 2019, (V2019)			4,100
Owner-occupied housing unit rate, 2015-2019			60.5%
Ø Median value of owner-occupied housing units, 2015-2019			\$154,600
Ø Median selected monthly owner costs -with a mortgage, 2015-2019			\$1,470
Image: Median selected monthly owner costs -without a mortgage, 2015-2019			\$469
Ø Median gross rent, 2015-2019			\$1,287
Building permits, 2020			8
Families & Living Arrangements			
Households, 2015-2019			2,844
Persons per household, 2015-2019			3.30
Living in same house 1 year ago, percent of persons age 1 year+, 2015-2019			84.1%
Ianguage other than English spoken at home, percent of persons age 5 years+, 2015-2019			31.0%

Nome has a very impressive road system that connected to three other villages. Teller to the west, Solomon to the east and Council to the northwest. Both Solomon and Council are lush and beautiful in the summer, but the harsh winter months ensure that they are not occupied year-round. The roads, rivers and the ocean are used for travel in winter and summer where trails are staked across the land and ice for travel by snow machine for subsistence and winter recreational activities, such as; winter ice fishing (tomcod), crabbing, the Last Great Race – Iditarod, Nome-Golovin Snowmachine Race, Iron-Man Snowmachine race. All of these annual statewide, well-known races have a Nome, Alaska finish line.

## LOCAL PUBLICATIONS

"For decades, the U.S. Department of Housing and Urban Development (HUD) has encouraged renters to spend around 30 percent of their monthly income on rent, but Nomeites often pay significantly more. In Nome, the median household income is \$61,048, meaning the median renter should aim to pay around \$1,526 per month.

In Nome, HUD-established fair market rent is set at almost \$1,200 for an efficiency, \$1,259 for a one-bedroom, \$1,534 for a two-bedroom, \$1,970 for a three-bedroom and over \$2,000 for a four-bedroom for the 2021 fiscal year. The Nome fair market rent area is one of the most expensive in the United States, and more expensive than 97 percent of other fair market rent areas established by HUD"

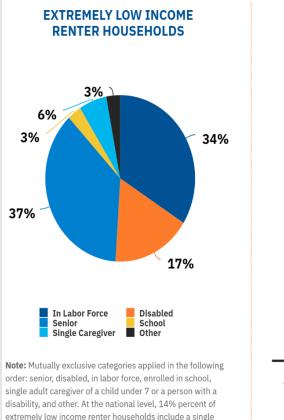
(http://nomenugget.net/news/nome%E2%80%99s-housing-crisis-worsened)

"Across Alaska, there are almost 2,000 individuals experiencing homelessness on any given day, according to HUD estimates, though this number doesn't account for the thousands couch surfing or temporarily living with friends and family......

*Of the 27 homeless persons who live in Nome, alcohol and substance abuse is common. "The Substance Abuse and Mental Health Services Administration estimates 38 percent of homeless people were dependent on alcohol, and 26 percent abused other drugs," according to the National Coalition for the Homeless."* 

(http://www.nomenugget.com/news/housing-crisis-nome-homeless-not-hopeless)

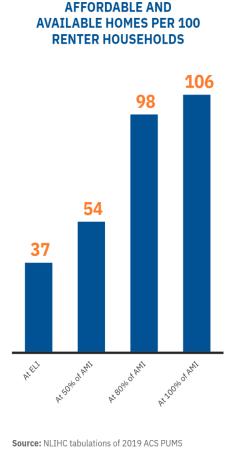
"Across Alaska, there is a shortage of rental homes affordable and available to extremely low income households, whose incomes are at or below the poverty guideline or 30% of their area median income. Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other :

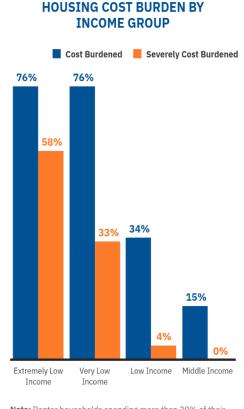


adult caregiver, more than half of whom usually work more

than 20 hours per week. More than 10% of extremely low-

income renter households are enrolled in school, 48% of





**Note:** Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.

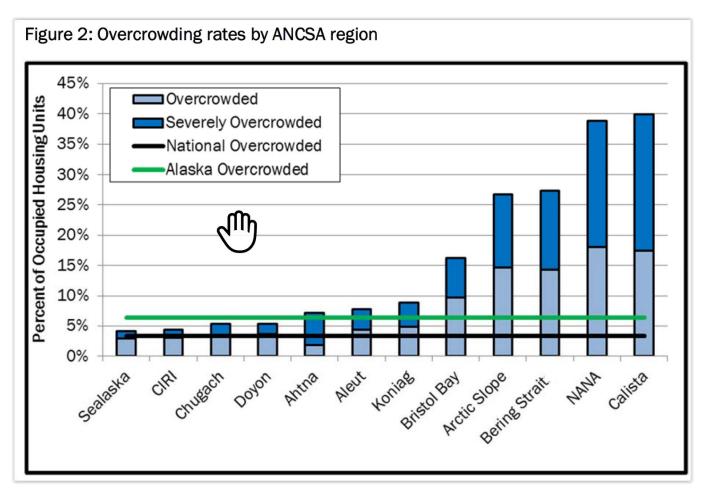
Across Alaska, there is a shortage of rental homes affordable and available to extremely low income households, whose incomes are at or below the poverty guideline or 30% of their area median income. Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.



#### (National Low Income Housing Coalition, https://nlihc.org/housing-needs-by-state/alaska)

"Many regions in Alaska are extremely overcrowded, with rates in some areas of Alaska reaching approximately 12 times the national average. Alaska would have to build an estimated 16,107 units to alleviate overcrowding.

This is an approximately 4 percent increase over the 15,453 units estimated in the 2014 Housing Assessment. Overcrowding - Alaska has overcrowding rates that are approximately double the national average, and some regions of Alaska are extremely overcrowded.14 Figure 2 shows rates of overcrowding in ANCSA regions.



The national assessment of American Indian, Alaska Native and Hawaiian housing needs found that overcrowding was generally the manifestation of a homelessness problem in tribal housing.15 Cultures in tribal areas typically support taking in family and community members who need a place to stay, and while interviewed heads of household reported that they would not ask them to leave, they also suggested that most extra members of the household would prefer to live in their own housing unit if they could. Based on our findings that the highest rates of overcrowding correspond to the ANCSA regions with the largest percentages of Alaska Native people, a large portion of Alaska's overcrowding problem in rural Alaska is likely the expression of what otherwise would be homelessness..... An estimated 31 percent (78,959) of households in Alaska are cost-burdened.21 This burden falls more heavily on renters than homeowners with an estimated 46 percent of renters (39,767) identified as cost-burdened or very cost burdened, whereas, approximately 23 percent of homeowners (39,191) are considered cost-burdened.

The poorest households in Alaska face the biggest gap in available affordable housing. Households are considered extremely low income if their income is at or below poverty level, which is defined as below 30 percent of Area Median Income (AMI).22 In Alaska, these extremely low-income households make up the majority (67 percent) of severely cost burdened households. 23 The high cost burden of housing for these families increases likelihood of living in substandard housing, increases risk of eviction and leads to lower spending on basic necessities like health care and food.24 Low-income households that are very cost-burdened on average spend 74 percent less on health care and 41 percent less on food than low-income households who

live in affordable housing.25 Even when housing that is affordable to extremely low-income households exists, there is competition from higher income renters in the private market. This in turn decreases the housing units that are effectively available to extremely low-income households. According to National Low Income Housing Coalition's estimates, Alaska has a shortage of 15,972 affordable and available housing units for extremely low-income households.

(\*Alaska Housing Finance Corporation, 2018 Alaska Housing Assessment Statewide Housing Summary January 17, 2018)

## OBJECTIVE, PRIORITIES AND GOALS

Objective: To address the lack of housing availability and high cost of the scarce available rentals and homelessness for the Village of Solomon tribal community, and as a displaced community – for tribal members, where ever they reside. To directly manage and implement housing opportunities for the Village of Solomon tribal community by providing a wide range of assistance and education.

## PRIORITIES

- 1. Establishing an all-in-one program for housing, mental health and substance abuse referral services, financial management referral services, education, and outreach program as a resource to set up the tribal members for high success rates
- To serve the Nome Census area in population overcrowding by addressing homelessness statistics by building new housing units to serve the Village of Solomon tribal members, one of four tribal communities located in Nome
- 3. To financially assist current tribal member homeowners in improving the comfort and high cost of energy in their homes by providing home improvements, weatherization upgrades, retrofits, etc.
- 4. To provide down payment assistance to those tribal members progressing in a home loan application to encourage ownership, independence, and success
- 5. For the Village of Solomon to own their own affordable housing program to serve the tribal community, directly by managing such a program to enhance the wellbeing and health of the community

## GOALS FOR SOLOMON TRIBE

- Purchase land from the city of Nome and develop new housing units on newly owned land
- Develop a Housing Application process for tribal members to obtain home ownership
- Reduce overcrowding in existing homes
- Reduce homelessness for all tribal members

- Provide resources in order to maintain a quality home
- Address depression, suicide, mental health and substance abuse by improving their quality of life
- Address the COVID pandemic overcrowding issues by providing effective isolation and quarantine shelters
- Support for tribal members who are facing financial challenges due to social impacts
- Provide housing opportunities for tribal members regardless of their situation
- Provide housing opportunities for VOS Indian Child Welfare Act families, and to prevent those who are at social risk with OR involved with Tribal Court
- Provide education on financial management and budgeting, home ownership, weatherization and efficiency, sustainability, and maintenance
- Increase the inventory of affordable rental units
- Preserve the long-term affordability and physical condition of the existing stock of housing
- Provide supportive services and housing for people with special needs
- Support opportunities to obtain and sustain affordable homeownership
- Refine development incentives and expand funding sources and partnerships

## STRATEGIES & IMPLEMENTATION PLANNING

#### STRATEGIES

Develop and approve fair housing policies to serve and implement all affordable housing projects,

components, plans.

Conduct special council meetings to discuss all policies, affordable housing applications, grant applications, tribal member applications and the management of an affordable housing program.

To apply for appropriate funding avenues in order to successfully implement objectives and goals within this strategic plan

Conduct surveys to the tribal community in order to reach and serve all tribal membership

Seek contractor bids for the development of new construction in a timely manner for adequate planning Partner with other tribal entities when opportunity arises for contractor bids and construction work brought

into the Region

#### IMPLEMENTATION

- 1. Hire a project manager to ensure the coordination of the timeline, contractors, resources and budget are taking place effectively within the time frame
- 2. Ensure the Council is updated on a regular basis
- 3. Acquire additional funding as necessary to achieve each sub-category as applications are received for each sub-program
- 4. Process and evaluate all applications adhering to approved policies set forth by the Council
- 5. Re-visit the Affordable Housing Strategic plan on an annual basis and revise as the Tribe sees fit
- 6. Partner with any organization that can enhance services and each sub-program within this plan

Provide education for skilled labor, construction, electrical, plumbing if/when available and to work directly with Kawerak's High education program to conduct such workshops in order to hire locally, train locally and bring knowledge into the Region

## PROGRAMS

## HOME IMPROVEMENTS

Home improvements, retrofits and efficiency upgrades are all eligible activities within the Affordable Housing Program for current homeowners enrolled with the Village of Solomon. An application will be required with all supporting documentation, to include quotes, estimates, an inspection report, or energy audit.

- Home improvements, retrofits and efficiency upgrades are all eligible activities within the Affordable Housing Program for current homeowners enrolled with the Village of Solomon. An application will be required with all supporting documentation, to include quotes, estimates, an inspection report or energy audit.
- Such Retrofits prioritized, but not limited to;
- Energy efficiency upgrades including but not limited to: insulation, window replacements, door replacements, upgraded boiler and heating systems, renewable energy installation
- New appliance purchases with energy star ratings
- Foundation releveling
- Roof replacement/repairs
- Re-wiring electricity
- Heated flooring installation
- Gravel pad repairs
- Structure repairs/additions for safety measures
- Energy Efficiencies/retrofits

#### NEW CONSTRUCTION

The Village of Solomon Traditional Council has purchased 4 lots to build on to serve the tribal community within the city of Nome, Alaska. The first 4 lots, will be the beginning of new construction to implement this plan, and will provide for the experience in managing and developing such a program for the Council as the program will continue and expand. The development of new housing will be based on an approved application to which you will be considered for residency in the available homes. The new housing will mirror the Bering Straits Regional Housing Authority (BSRHA) program on leasing to purchase contracts to eventually and officially own the residence. The President/CEO of BSRHA, Jolene Lyon, has assisted the VOS staff in developing the Affordable housing program strategic plan. They have already been collaborating on a successful program to serve the tribal community. Once the new construction on the 4 lots is completed, the Council will evaluate the process in a measurable survey for lessons learned and formulate a plan to conquer more new construction, tentatively beginning June 2024.

To be considered for this program, the application process all supporting documentation must be adhered to for a full adequate review by the appropriate Council members; and/or designee appointed by the Traditional Council under specific and/or special circumstances, such as addressing conflict of interest if the applicant is related to in any form to either the traditional council review panel or the appointed designees.

All new construction will be energy efficient, up to building codes and climate appropriate with consideration for minimal future maintenance upkeep as well as environmental embodied impact during design and construction stages.

Contractors hired will be selected from the bidding process, hired locally if possible

## DOWN PAYMENT ASSISTANCE

Another component within the Affordable Housing Program the Council would like to extend to membership, is providing financial assistance to potential homeowners. To be considered for this program, the application must be complete.

Eligibility Criteria:

- > Approved with a verified mortgage lender
- Have a home/property selected
- Is employed to sustain the home
- Has taken the Homeownership Education course offered by the Village of Solomon or selected training center

The sole purpose of the down payment assistance program, is to encourage tribal membership, regardless of regional residency, to become and sustain homeownership. The Village of Solomon council recognizes the high cost of a down payment for the purchase of a home and acknowledges the high stress of acquiring the finances for a full down payment of a new home. The Council also recognizes, that there is a higher cost in

residential rentals with reliance upon the landlords to maintain the home whereas, owning your home is to build equity, learn home maintenance and the sense of independence which therefore results in pride and confidence when becoming a homeowner.

## NEW CONSTRUCTION DOWN PAYMENT ASSISTANCE

The Village of Solomon Traditional Council would like to financially support those tribal citizens of Solomon that are willing to work with an architect on designing and building/constructing their own home rather than forced to choose within their local housing market. This sub-program is offered to those tribal citizens that are willing to work with VOS staff in accessing building materials for the design of their new home. Land acquisition is required under this program, a complete and full application and blueprints will all be a part of the application process.

## HOMELESSNESS & RENTAL ASSISTANCE

Homelessness will be addressed to serve all tribal members, wherever they reside, by offering services in order to prevent and mitigate homelessness. The council has acknowledged that emergencies and tragedies may arise at any given time. The council has implemented a Housing emergency policy and application which has criteria such as; but not limited to; Tribal members facing a housing emergency , mortgage assistance, rental assistance, pipes frozen, furnace issues, lack of heating fuel, water/sewer complications, electricity challenges, appliance replacements, etc. All indicators of a large financial burden, in order to maintain a residence with out jeopardizing or losing the mortgage/rent payments.

The Village of Solomon Traditional Council would like to financially support those tribal citizens of Solomon that are not ready to make the commitment to purchasing a home, instead, providing financial support to acquire a new lease agreement supporting a deposit, first and last months rent to get into new housing. In order to offer this type of assistance, the applicant must work directly with the VOS staff on a sustainability plan to ensure avoidance of eviction will not occur, a stable income plan, and completed application and/or budget/personal financing courses may or may not be applicable dependent upon the circumstances of the applicant.

## HOMEOWNERSHIP MAINTENANCE

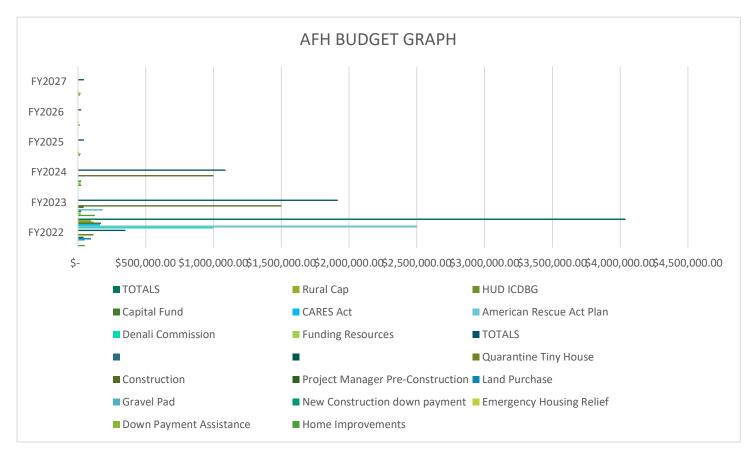
With an educational curriculum utilizing partner entities to provide homeowners education on maintenance, operations, energy efficiency and ways to comfortably reside in the home will address the lack of community resources in maintaining a home. The educational curriculum will also work as an advisor to homeowners, linking the homeowner to resources in order to mitigate large maintenance or repairs in the future.

## EDUCATION AND SERVICES

The VOS will connect with statewide resources to provide education, advisors, energy auditors, and/or contractors to provide all homeowners the opportunity to learn appropriate education in regard to owning their own home. The VOS staff will partner and host a workshop to provide the education in acquiring an affordable home, including all the above stated programs with which will be highlighted within the workshop[

## TIMELINE

Use your budget plan to show how you plan on implementing your plan



## BUDGET

]

PROGRAM EXPENSES	FY	2022	FY2	2023	FY	2024	FY2025	FY2026	FY2027
Home Improvements	\$	50,000.00	\$	125,000.00	\$	25,000.00	\$15,000.00	\$15,000.00	\$15,000.00
Down Payment Assistance			\$	20,000.00	\$	20,000.00	\$20,000.00	\$-	\$20,000.00
Emergency Housing Relief			\$	20,000.00	\$	20,000.00	\$10,000.00	\$10,000.00	\$10,000.00
New Construction down payment			\$	25,000.00	\$	25,000.00			
Gravel Pad	\$	50,000.00	\$	183,976.00					
Land Purchase	\$	93,800.00							
Project Manager Pre-Construction	\$	42,000.00	\$	43,000.00					
Construction			\$1	L,500,000.00	\$	1,000,000.00			
Quarantine Tiny House	\$	115,000.00	\$	-					
			\$	-					
			\$	-					
TOTALS	\$	350,800.00	\$1	L,916,976.00	\$	1,090,000.00	\$45,000.00	\$25,000.00	\$45,000.00
Funding Resources									
Denali Commission	\$	1,000,000.00							
American Rescue Act Plan	\$	2,500,000.00							
CARES Act	\$	161,642.00							
Capital Fund	\$	167,504.00							
HUD ICDBG	\$	115,000.00							
Rural Cap	\$	93,000.00							
TOTALS	\$	4,037,146.00							

## FUNDING RESOURCES AND PARTNERSHIPS

## HOUSING URBAN DEVELOPMENT – INDIAN COMMUNITY DEVELOPMENT BLOCK GRANT

The ICDBG Program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low- and moderate-income persons. Projects funding by the ICDBG program must principally benefit low-and-moderate-income persons (24 CFR 1003.208). The program regulations provide for two categories of grants, Single Purpose, and Imminent Threat

## HOUSING URBAN & DEVELOPMENT – INDIAN HOUSING BLOCK GRANT

Housing Block Grant Program (IHBG) is a formula grant that provides a range of affordable housing activities on Indian reservations and Indian areas. The block grant approach to housing for Native Americans was enabled by the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA) While HUD will give funding priority for new construction projects, rehabilitation projects, acquisition of existing housing units that increase housing stock, and necessary affordable housing-related infrastructure projects, applicants may also apply for funding to carry out other eligible activities under NAHASDA.

Finally, Indian tribes and TDHEs that are applying for funding under this NOFO are encouraged to propose projects that are part of a comprehensive plan to address housing conditions in their communities, including overcrowding and physically deteriorating units, as appropriate. Applicants should also engage in long-term planning and ensure that the project being proposed is part of a holistic plan that considers planned future infrastructure development, economic development opportunities, and more.

Program Office: Public and Indian Housing

Funding Opportunity Title: Indian Housing Block Grant (IHBG) - Competitive Grant Program

Assistance Listing Number: 14.867

FAIN (FR) Number: FR-6500-N-48

OMB Approval Numbers: 2577-0218

Estimated Opening Date: 8/24/2021

Estimated Deadline Date: 12/01/2021

## BUREAU OF INDIAN AFFAIRS – HOME IMPROVEMENT PROGRAM

**WHAT IS HIP?** The Housing Improvement Program (HIP) is a home repair, renovation, replacement, and new housing grant program administered by the Bureau of Indian Affairs (BIA) and federally recognized Indian

Tribes for American Indians and Alaska Native (AI/AN) individuals and families who have no immediate resource for standard housing. While not an entitlement program, HIP was established under The Snyder Act of 1921 as one of several BIA programs authorized by Congress for the benefit of Indian people.

**WHO IS ELIGIBLE?** To be eligible for HIP assistance, you must be a member of a federally recognized American Indian Tribe or be an Alaska Native; live in an approved tribal service area; have an income that does not exceed 150% of the <u>U.S. Department of Health and Human Services (DHHS) Poverty Guidelines(link is external</u>); have present housing that is substandard, as defined by the regulations; have no other resource for housing assistance; and have not acquired your present housing through a federally sponsored housing program that includes such housing assistance.

## RASMUSON FOUNDATION – TIER 2 GRANT PROGRAM

Tier 2 Grants - Grants of more than \$25,000 for large capital (building) projects, projects of demonstrable strategic importance or innovative nature that address issues of broad community or statewide significance.

## CAPITAL FUNDS PROJECT

The Coronavirus Capital Projects Fund (Capital Projects Fund) will address many challenges laid bare by the pandemic, especially in rural America, Tribal communities, and low- and moderate-income communities, helping to ensure that all communities have access to the high-quality modern infrastructure, including broadband, needed to access critical services.

The American Rescue Plan provides \$10 billion for payments to eligible governments to carry out critical capital projects that directly enable work, education, and health monitoring, including remote options, in response to the public health emergency.

## REFERENCES

Cover Page photo credit: Janet Oquilluk

http://www.nomenugget.com/news/housing-crisis-nome-homeless-not-hopeless

https://www.census.gov/quickfacts/fact/table/nomecensusareaalaska/NES010218

https://datausa.io/profile/geo/nome-census-area-ak

*Alaska Housing Finance Corporation,* 2018 Alaska Housing Assessment Statewide Housing Summary January 17, 2018

National Low Income Housing Coalition, https://nlihc.org/housing-needs-by-state/alaska

http://nomenugget.net/news/nome%E2%80%99s-housing-crisis-worsened

Village of Solomon Local Economic Development Plan

https://www.huduser.gov/portal/pdredge/pdr-edge-research-022117.html

This Village of Solomon Affordable Housing Strategic Plan Document will serve as a living document, to be revised as the tribe sees fit and be brought to the Council for approval in any future revisions. This current document has been approved in a Council meeting on July 8<sup>th</sup>, 2022.

Kirsten Timbers, President

Date