

OMB CONTROL NUMBER: 2577-0218

EXPIRATION DATE: 07/31/2019

 Grant Number: **55-IT-26-53420**

 Report: **IHP Report for 2019**
Cover Page
Grant Information:

Grant Number	55-IT-26-53420
Recipient Program Year	10/01/2018-09/30/2019
Federal Fiscal Year	2019
Initial Indian Housing Plan (IHP):	Yes
Amended Plan	
Annual Performance Report (APR):	
Tribe:	Yes
TDHE:	

Recipient Information:

Name of the Recipient	Saginaw Chippewa Indian Tribe of Michigan
Contact Person	Ekdahl, Ron
Telephone Number with Area Code	989-775-4000
Mailing Address	Tribal Office 7070 E. Broadway
City	Mt. Pleasant
State	MI
Zip	48858
Fax Number with Area Code	989-775-4131
Email Address	rfekdahl@sagchip.org
Tribes:	

TDHE/Tribe Information:

Tax Identification Number	386178758
DUNS Number	082318841
CCR/SAM Expiration Date	01/03/2019

Planned Grant-Based Budget for Eligible Programs:

IHBG Fiscal Year Formula Amount	\$1,408,355.00
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Housing Needs

Type of Need (A)	Low-Income Indian Families (B)	All Indian Families (C)
Overcrowded Households	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Renters Who Wish to Become Owners	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Substandard Units Needing Rehabilitation	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Homeless Households	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Households Needing Affordable Rental Units	<input checked="" type="checkbox"/>	<input type="checkbox"/>
College Student Housing	<input type="checkbox"/>	<input type="checkbox"/>
Disabled Households Needing Accessibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Units Needing Energy Efficiency Upgrades	<input type="checkbox"/>	<input type="checkbox"/>
Infrastructure to Support Housing	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify below)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other Needs	The program will assist 9 low-rent households located at the Saganing reservation with their water bills for the year.	
Planned Program Benefits	This program year we will be maintaining the 1937 Act CAS by replacing roofs, windows, exterior doors, siding, and repairing drive ways. We continue to offer educational workshops to enhance the financial literacy and credit worthiness of our clients. We will provide culturally relevant community activities in order to deter crime.	
Geographic Distribution	Services will be provided to tenants/clients residing on the Isabella Reservation in Isabella County and Saganing Reservation in Arenac County MI.	

Programs

2019-01 : Operating 1937 CAS

Program Name:	Operating 1937 CAS
Unique Identifier:	2019-01
Program Description (continued)	The program will provide general and preventative maintenance on the 1937 Act low-rent units, and common grounds used by this community. Refurbishments, repairs and upgrades are identified through annual inspections and through work order requests generated as needed. Upgrades replacing roofs, windows, siding, exterior doors and driveways continues (25 out of 51 units still need these upgrades).
Eligible Activity Number	(2) Operation of 1937 Act Housing [202(1)]
Intended Outcome Number	(6) Assist affordable housing for low income households
APR: Actual Outcome Number	This information is only completed for an APR.
Who Will Be Assisted	Native American families, who are enrolled members of a federally recognized Native American Tribes as defined in the SCIT's Eligibility, Admissions, and Occupancy Rental Housing Policy.
Types and Level of Assistance	Affordable housing assistance will be rental assistance based on the difference between 20% of the household's adjusted monthly income and the fair market rents for our area.

APR : Describe Accomplishments	This information is only completed for an APR.		
Planned and Actual Outputs for 12-Month Program Year	Planned	APR - Actual	
	Number of Units to be Completed in Year	51	This information is only completed for an APR.
APR: If the program is behind schedule, explain why	This information is only completed for an APR.		

Uses of Funding:

The Uses of Funding table information can be entered here for each individual program or can be entered for all programs within Section 5(b): Uses of Funding. Changes to data on either page location will update in both Section 3: Program Descriptions and Section 5(b): Uses of Funding accordingly.

Prior and current year IHBG (only) funds to be expended in 12-month program year (L)	Total all other funds to be expended in 12-month program year (M)	Total funds to be expended in 12-month program year (N=L+M)
\$305,900.00	\$0.00	\$305,900.00

2019-02 : Housing Services

Program Name:	Housing Services
Unique Identifier:	2019-02
Program Description (continued)	The program will facilitate a monthly Tenant Advisory Committee meeting. In addition the program will provide educational activities and services designed to enhance tenants financial literacy and competency. Tenant occupancy and counseling activities will be conducted to ensure compliance with program guidelines and requirements.
Eligible Activity Number	(18) Other Housing Service [202(3)]
Intended Outcome Number	(12) Other-must provide description in the box below If Other: We plan to conduct monthly workshops for community residents on budgeting, credit repair, identity theft, and information on accessing community resources for family services, education and training. We will partner with the local community colleges to highlight vocational training opportunities in our area.
APR: Actual Outcome Number	This information is only completed for an APR.
Who Will Be Assisted	Native American families, who are members of a federally recognized Native American Tribe as defined in our Eligibility, Admissions, and Occupancy Rental Housing Policy.
Types and Level of Assistance	The program will provide educational workshops, group setting or one-on-one to members of the community to enhance their

	financial literacy and to connect them to other supportive, educational and vocational opportunities.						
APR : Describe Accomplishments	This information is only completed for an APR.						
Planned and Actual Outputs for 12-Month Program Year	<table border="0"> <tr> <td></td> <td style="text-align: center;">Planned</td> <td style="text-align: center;">APR - Actual</td> </tr> <tr> <td>Number of Households to be served in Year</td> <td style="text-align: center;">51</td> <td style="text-align: center;">This information is only completed for an APR.</td> </tr> </table>		Planned	APR - Actual	Number of Households to be served in Year	51	This information is only completed for an APR.
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APR: If the program is behind schedule, explain why	This information is only completed for an APR.						

Uses of Funding:

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Prior and current year IHBG (only) funds to be expended in 12-month program year (L)	Total all other funds to be expended in 12-month program year (M)	Total funds to be expended in 12-month program year (N=L+M)
\$24,500.00	\$0.00	\$24,500.00

2019-03 : Assisting Over-Income Families

Program Name:	Assisting Over-Income Families
Unique Identifier:	2019-03
Program Description (continued)	The program would like to provide assistance to over-income families that are enrolled members of Native American Tribes not to exceed the 10% rule.
Eligible Activity Number	(18) Other Housing Service [202(3)]
Intended Outcome Number	(12) Other-must provide description in the box below If Other: The SCIT would like to provide housing to an elderly household (ages 87 and 70) that are over-income but refuse to relocate due to the disruption this would cause to their lives. This couple receives per-capita income from his Tribe's gaming operations and both receive social security income. Next year it is anticipated the per-capita income will decrease and so will their total household income but they will still likely be over-income.
APR: Actual Outcome Number	This information is only completed for an APR.
Who Will Be Assisted	A limited amount of over-income families will be assisted by the program due to cultural considerations, such as treatment of elders, should be allowed to live in the low-income neighborhood/community they desire.

Types and Level of Assistance	Assistance will be provided to families that are at or above the 80 -100% median income range. The standard rent calculation for over-income families will be used with the standard adjusted gross income calculation. No utility allowance will be used for these families. They will not receive the same amount of assistance as low-income families.
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APR : Describe Accomplishments	This information is only completed for an APR.
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Planned and Actual Outputs for 12-Month Program Year	Planned	APR - Actual
	Number of Households to be served in Year	This information is only completed for an APR.

APR: If the program is behind schedule, explain why	This information is only completed for an APR.
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Prior and current year IHBG (only) funds to be expended in 12-month program year (L)	Total all other funds to be expended in 12-month program year (M)	Total funds to be expended in 12-month program year (N=L+M)
\$25,000.00	\$0.00	\$25,000.00

2019-04 : Housing Program Management

Program Name:	Housing Program Management
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Unique Identifier:	2019-04
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Program Description (continued)	The program will provide adequate staff levels to administer affordable housing activities that will sustain our current assisted housing stock and research new affordable housing opportunities to meet the needs of our community. This includes data collection and analysis to identify current and future housing needs trends.
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Eligible Activity Number	(19) Housing Management Services [202(4)]
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Intended Outcome Number	(12) Other-must provide description in the box below If Other: The program will track all updates and upgrades to the current assisted stock to effectively monitor and manage resources expended in accordance with HUD guidelines. This includes fiscal management and oversight or all transactions including procurement activities, equipment maintenance, collections of TARs, staff training and development, insurance, and audit activities. The program will complete a
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	needs assessment to identify future housing needs of our community.						
APR: Actual Outcome Number	This information is only completed for an APR.						
Who Will Be Assisted	Families that are members of federally recognized Native American Tribes and Essential Families as defined in our Eligibility, Admissions, and Occupancy Rental Housing Policy.						
Types and Level of Assistance	The program will provide adequate staff to plan for and to respond to the daily needs of our tenants including training that will enhance the capacity of program staff.						
APR : Describe Accomplishments	This information is only completed for an APR.						
Planned and Actual Outputs for 12-Month Program Year	<table border="0"> <thead> <tr> <th></th> <th style="text-align: center;">Planned</th> <th style="text-align: center;">APR - Actual</th> </tr> </thead> <tbody> <tr> <td>Number of Households to be served in Year</td> <td style="text-align: center;">51</td> <td>This information is only completed for an APR.</td> </tr> </tbody> </table>		Planned	APR - Actual	Number of Households to be served in Year	51	This information is only completed for an APR.
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APR: If the program is behind schedule, explain why	This information is only completed for an APR.						

Uses of Funding:

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Prior and current year IHBG (only) funds to be expended in 12-month program year (L)	Total all other funds to be expended in 12-month program year (M)	Total funds to be expended in 12-month program year (N=L+M)
\$469,000.00	\$0.00	\$469,000.00

2019-05 : New Construction

Program Name:	New Construction
Unique Identifier:	2019-05
Program Description (continued)	The SCIT would like to build a new 4-plex, single story building that will provide 4 affordable rental units.
Eligible Activity Number	(4) Construction of Rental Housing [202(2)]
Intended Outcome Number	(7) Create new affordable rental units
APR: Actual Outcome Number	This information is only completed for an APR.
Who Will Be Assisted	This 4-plex will be constructed on tribal trust lands of the Isabella Reservation. The units will be available to eligible Native American families. These will be single family, one bedroom apartments, ADA compliant with approximately 800 square feet of living space.
Types and Level of Assistance	Assistance will be limited to the standard calculation for affordable housing when

	calculating annual income, adjusted income and monthly rent. The standard deductions for the elderly and disabled will apply. There will be no utility allowance given.						
APR : Describe Accomplishments	This information is only completed for an APR.						
Planned and Actual Outputs for 12-Month Program Year	<table border="1"> <thead> <tr> <th></th> <th>Planned</th> <th>APR - Actual</th> </tr> </thead> <tbody> <tr> <td>Number of Units to be Completed in Year</td> <td>1</td> <td>This information is only completed for an APR.</td> </tr> </tbody> </table>		Planned	APR - Actual	Number of Units to be Completed in Year	1	This information is only completed for an APR.
	Planned	APR - Actual					
Number of Units to be Completed in Year	1	This information is only completed for an APR.					
APR: If the program is behind schedule, explain why	This information is only completed for an APR.						

Uses of Funding:

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Prior and current year IHBG (only) funds to be expended in 12-month program year (L)	Total all other funds to be expended in 12-month program year (M)	Total funds to be expended in 12-month program year (N=L+M)
\$405,364.00	\$200,000.00	\$605,364.00

2019-06 : Development

Program Name:	Development						
Unique Identifier:	2019-06						
Program Description (continued)	The program will provide the necessary infrastructure to the new 4-plex, single story building: water, sewer, natural gas, and electrical lines/hook ups.						
Eligible Activity Number	(24) Infrastructure to Support Housing [202(2)]						
Intended Outcome Number	(7) Create new affordable rental units						
APR: Actual Outcome Number	This information is only completed for an APR.						
Who Will Be Assisted	This 4-plex will be constructed on tribal trust lands of the Isabella Reservation. The units will be available to eligible Native American families. These will be single family, one bedroom apartments, ADA compliant with approximately 800 square feet of living space per apartment.						
Types and Level of Assistance	Assistance will be limited to the standard calculation for affordable housing when calculating annual income, adjusted income and monthly rent. The standard deductions for the elderly and disabled will apply. There will be no utility allowance given.						
APR : Describe Accomplishments	This information is only completed for an APR.						
Planned and Actual Outputs for 12-Month Program Year	<table border="1"> <thead> <tr> <th></th> <th>Planned</th> <th>APR - Actual</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Planned	APR - Actual			
	Planned	APR - Actual					

	The output measure being collected for this eligible activity is dollars. The dollar amount should be included as an other fund amount listed in the Uses of Funding table.
APR: If the program is behind schedule, explain why	This information is only completed for an APR.

Uses of Funding:

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Prior and current year IHBG (only) funds to be expended in 12-month program year (L)	Total all other funds to be expended in 12-month program year (M)	Total funds to be expended in 12-month program year (N=L+M)
\$15,000.00	\$0.00	\$15,000.00

Maintaining 1937 Act Units, Demolition, and Disposition

Maintaining 1937 Act Units	The units are subject to a regular inspection schedule. There is a mandatory annual inspection for each unit when all systems are inspected for proper operation and soundness: roof/structure; heating/cooling, electrical and plumbing. During the annual inspection the fire extinguishers and smoke alarms are checked and recharged as needed. The program provides seasonal maintenance to all units to replace furnace filters. There is also a 6 month inspection for units with new tenants. The program also performs frequent work order servicing. If anything is noted by staff during these visits it is addressed as soon as practicable. There are move-out inspections as well and all vacant units are properly refurbished and cleaned in readiness for the new tenants.
Demolition and Disposition	There are no planned demolition or dispositions planned for 2019.

Budget Information

Sources of Funding

Funding Source	Amount on hand at beginning of program year (A)	Amount to be received during 12-month program year (B)	Total sources of funds (C=A+B)	Funds to be expended during 12-month program year (D)	Unexpended funds remaining at end of program year (E=C-D)
IHBG Funds:	\$1,019,338.00	\$1,483,962.00	\$2,503,300.00	\$1,533,716.80	\$2,503,300.00
IHBG Program Income:	\$460,195.00	\$146,029.00	\$606,224.00	\$200,000.00	\$406,224.00
Title VI:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Title VI Program	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Income:**1937 Act**

Operating Reserves:	\$0.00		\$0.00	\$0.00	\$0.00
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Carry Over 1937

Act Funds:	\$0.00		\$0.00	\$0.00	\$0.00
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LEVERAGED FUNDS

ICDBG Funds:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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Other Federal Funds:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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LIHTC:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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Non-Federal Funds:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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Total:	\$1,479,533.00	\$1,629,991.00	\$3,109,524.00	\$1,733,716.80	\$1,375,807.20
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Uses of Funding

Program Name	Unique Identifier	Prior and current year IHBG (only) funds to be expended in 12-month program year (L)	Total all other funds to be expended in 12-month program year (M)	Total funds to be expended in 12-month program year (N=L+M)
Operating 1937 CAS	2019-01	\$305,900.00	\$0.00	\$305,900.00
Housing Services	2019-02	\$24,500.00	\$0.00	\$24,500.00
Assisting Over-Income Families	2019-03	\$25,000.00	\$0.00	\$25,000.00
Housing Program Management	2019-04	\$469,000.00	\$0.00	\$469,000.00
New Construction Development	2019-05	\$405,364.00	\$200,000.00	\$605,364.00
	2019-06	\$15,000.00	\$0.00	\$15,000.00
Planning and Administration		\$288,952.80	\$0.00	\$288,952.80
Loan Repayment (describe in 4 & 5 below)		\$0.00	\$0.00	\$0.00
Total		\$1,533,716.80	\$200,000.00	\$1,733,716.80

APR

There are no loan repayments at this time. There are no leveraged funds at this time.

APR

The answer to this question is only requested for an APR.

Other Submission Items

Useful Life/Affordability Period(s)

The useful life of each HUD assisted unit will be determined by the amount of IHBG funds invested as defined in Program Guidance No. 2014-09(R) August 13, 2014 as follows:
 MI93B043002 12 units Useful life 15 years
 MI93B043003 19 units Useful life 15 years

	MI93B043004 8 units Useful life 15 years MI93B043007 9 units Useful life 15 years MI93B043008 3 units Useful life 15 years									
Model Housing and Over-Income Activities	Please refer to Program Description 2019-03.									
Tribal and Other Indian Preference Does the tribe have a preference policy?	YES the Saginaw Chippewa Indian Tribe's Eligibility, Admissions, and Occupancy Rental Housing Policy provides preference for members of the SCIT, members of federally recognized Indian Tribes and Essential Families who meet the requirements of 24 CFR 1000.104 & Section (b) of NAHASDA, 25 USC 4131(b).									
Anticipated Planning and Administration Expenses Do you intend to exceed your allowable spending cap for Planning and Administration?	NO									
Actual Planning and Administration Expenses Did you exceed your allowable spending cap for Planning and Administration?	The answer to this question is only requested for an APR.									
Does the tribe have an expanded formula area?:	NO									
Total Expenditures on Affordable Housing Activities:	<table border="1"> <thead> <tr> <th></th> <th>All AIAN Households</th> <th>AIAN Households with Incomes 80% or Less of Median Income</th> </tr> </thead> <tbody> <tr> <td>IHBG Funds</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Funds from Other Sources</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table>		All AIAN Households	AIAN Households with Incomes 80% or Less of Median Income	IHBG Funds	\$0.00	\$0.00	Funds from Other Sources	\$0.00	\$0.00
	All AIAN Households	AIAN Households with Incomes 80% or Less of Median Income								
IHBG Funds	\$0.00	\$0.00								
Funds from Other Sources	\$0.00	\$0.00								
For each separate formula area, list the expended amount	The answer to this question is only requested for an APR.									

Indian Housing Plan Certification Of Compliance

In accordance with applicable statutes, the recipient certifies that it will comply with the Civil Rights Act of 1968 and other federal statutes, to the extent that they apply to tribes and TDHEs.	YES
In accordance with 24 CFR 1000.328, the recipient receiving less than \$200,000 under FCAS certifies that there are households within its jurisdiction at or below 80 percent of median income.	Not Applicable
The recipient will maintain adequate insurance coverage for housing units that are owned and operated or assisted with grant amounts provided under NAHASDA, in compliance with such requirements as may be established by HUD:	YES
Policies are in effect and are available for review	YES

by HUD and the public governing the eligibility, admission, and occupancy of families for housing assisted with grant amounts provided under NAHASDA:

Policies are in effect and are available for review by HUD and the public governing rents charged, including the methods by which such rents or homebuyer payments are determined, for housing assisted with grant amounts provided under NAHASDA:

YES

Policies are in effect and are available for review by HUD and the public governing the management and maintenance of housing assisted with grant amounts provided under NAHASDA:

YES

Tribal Wage Rate Certification

1. You will use tribally determined wage rates when required for IHBG-assisted construction or maintenance activities. The Tribe has appropriate laws and regulations in place in order for it to determine and distribute prevailing wages.

2. You will use Davis-Bacon or HUD determined wage rates when required for IHBG-assisted construction or maintenance activities.

YES

3. You will use Davis-Bacon and/or HUD determined wage rates when required for IHBG-assisted construction except for the activities described below.

4. List the activities using tribally determined wage rates: