

# KARUK TRIBE HOUSING AUTHORITY

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## Karuk Tribe Housing Authority Annual Performance Report Notice Regarding Public Comments

The Karuk Tribe Housing Authority has prepared its Annual Performance Report (APR) for submission to the Department of Housing and Urban Development for funds received under the Native American Housing Assistance and Self Determination Act (NAHASDA).

We welcome constructive public comments from community members, in writing. All comments must be **RECEIVED by 3pm, Friday, December 22** in order to be considered.

A copy of the APR is available at KTHA Offices, or by clicking **HERE**.

Written comments/suggestions may be submitted using the provided Comment Form to Sara Spence, Executive Director as follows:

Email to: [sspence@karuk.us](mailto:sspence@karuk.us)

Mail to: Sara Spence, Executive Director  
Karuk Tribe Housing Authority  
PO Box 1159  
Happy Camp, CA 96039-1159

**Yootva!**



# Section 1: Cover Page

- (1) Grant Number: 55IH0617850
- (2) Recipient Program Year: 10/01/2022 - 09/30/2023
- (3) Federal Fiscal Year: 2023
- (4)  Initial Plan (Complete this Section then proceed to Section 2)
- (5)  Amended Plan (Complete this Section and Section 8 if applicable)
- (6)  Annual Performance Report (Complete items 27-30 and proceed to Section 3)
- (7)  Tribe
- (8)  TDHE
- (9) **Name of Recipient:** Karuk Tribe Housing Authority
- (10) **Contact Person:** Spence, Sara
- (11) **Telephone Number with Area Code** (999) 999-9999: 530-493-1417
- (12) **Mailing Address:** PO Box 1159
- (13) **City:** Happy Camp
- (14) **State:** CA
- (15) **Zip Code** (99999 or 99999-9999): 960391159
- (16) **Fax Number with Area Code** (999) 999-9999: 530-493-1416
- (17) **Email Address** sspence@karuk.us
- (18) **If TDHE, List Tribes Below:**
  - Karuk Tribe
- (19) **Tax Identification Number:** 680096275
- (20) **UEI Number:** J4WFMVXVNL49
- (21) **CCR/SAM Expiration Date** (MM/DD/YYYY): 01/07/2023
- (22) **IHBG Fiscal Year Formula Amount:** \$4,771,113
- (23) **Name of Authorized IHP Submitter:** SPENCE, SARA
- (24) **Title of Authorized IHP Submitter:** Executive Director
- (25) **Signature of Authorized IHP Submitter:** SPENCE, SARA
- (26) **IHP Submission Date** (MM/DD/YYYY): 07/15/2022
- (27) **Name of Authorized APR Submitter:** Sara Spence
- (28) **Title of Authorized APR Submitter:** Executive Director
- (29) **Signature of Authorized APR Submitter:**
- (30) **APR Submission Date** (MM/DD/YYYY):

**Certification:** The information contained in this document is accurate and reflects the activities actually planned or accomplished during the program year. Activities planned and accomplished are eligible under applicable statutes and regulations.

**Warning:** If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosure of information, including intentional disclosure, is subject to a civil money penalty not to exceed \$10,000 for each violation.

## ONE YEAR PLAN ANNUAL PERFORMANCE REPORT

# Section 2: Housing Needs

NAHASDA § 102(b)(2)(B)

**(1) Type of Need:** Check the appropriate box(es) below to describe the estimated types of housing needs and the need for other assistance for low-income Indian families (column B) and all Indian families (column C) inside and outside the jurisdiction.

(A) Type of Need	Check All That Apply	
	(B) Low-Income Indian Families	(C) All Indian Families
(1) Overcrowded Households	<b>X</b>	<b>X</b>
(2) Renters Who Wish to Become Owners	<b>X</b>	<b>X</b>
(3) Substandard Units Needing Rehabilitation	<b>X</b>	<b>X</b>
(4) Homeless Households	<b>X</b>	<b>X</b>
(5) Households Needing Affordable Rental Units	<b>X</b>	<b>X</b>
(6) College Student Housing	<b>X</b>	<b>X</b>
(7) Disabled Households Needing Accessibility	<b>X</b>	<b>X</b>
(8) Units Needing Energy Efficiency Upgrades	<b>X</b>	<b>X</b>
(9) Infrastructure to Support Housing	<b>X</b>	<b>X</b>
(10) Other (specify below)	<b>X</b>	<b>X</b>

**(2) Other Needs.** (Describe the “Other” needs below. Note: this text is optional for all needs except “Other.”):

Our Tribe is in need of domestic violence shelters, transitional housing, elders housing, security for residents, educational and employment opportunities, workforce development activities, youth and adult diversion activities, family wellness activities, and community support.

**(3) Planned Program Benefits.** (Describe below how your planned programs and activities will address the needs of low income families identified above. Also describe how your planned programs will address the various types of housing assistance needs NAHASDA § 102(b)(2)(B)):

We intend to achieve the mission of the Karuk Tribe Housing Authority through the implementation of our planned programs that include, but are not limited to, the management and maintenance of low income rentals, low income lease purchase, homeownership, revolving loan program, home replacement program, student voucher, elder voucher, emergency voucher programs and emergency housing. We will continue to plan for and implement the construction of new rental homes, and will maintain and insure our current assets. We will strive to use culturally appropriate designs. We will provide homeownership assistance through our revolving loan, down payment assistance, and home replacement programs. The student voucher, elder voucher, and the temporary housing voucher programs will continue to provide assistance to those individuals who qualify for these services. The emergency housing program will provide a home to those who are in crisis situations and need temporary emergency housing placement. We will continue to work with local water and sanitation systems providers to develop infrastructure to support new development of low income housing units. The TDHE will continue to explore

leveraging through 184, Title VI, Housing and New Market Tax Credits, USDA, and BIA funds together with our IHBG funds to continue developing affordable housing activities and construct homes on our Tribal Housing Lands. The Tribe's needs outweigh available IHBG funding, therefore, programs and levels of service have varying income limits as described further in Section 3.

**(4) Geographic Distribution.** Describe below how the assistance will be distributed throughout the geographic area and how this geographic distribution is consistent with the needs of low income families. *NAHASDA § 102(b)(2)(B)(i)*:

The Karuk Tribe Housing Authority assistance will be distributed throughout the Tribal Service Area (Siskiyou and Humboldt Counties, California), unless otherwise stated. We have a substantial amount of low income Native Americans on our waiting lists. By managing, and constructing homes as funding is available, in our Tribal Service Area communities of Happy Camp, Yreka, and Orleans, we will provide rental units in each community to address the need. Native American women suffer the highest rates of domestic violence in America; the continued support of a domestic violence shelter will address this need for Native American women in Siskiyou and Humboldt Counties. Our revolving loan program addresses the need for mortgage assistance to our low-moderate income Native American families. We plan to lend funds to qualified families in our Service Area to address the shortage of safe housing. In each of our communities, Tribal Members live in substandard homes. To address this need, the Home Rehabilitation and Replacement programs provide a means to address safe and sanitary housing needs at varying income limits as described further in Section 3. The Student Rent Voucher program aims to address the shortage of housing needs for full time low income Tribal Member college students attending college within the United States. The Student Rent Voucher program is provided where the student is attending school, not only the Service Area, and provides a basic need, and helps to keep our Tribal Member students on track to obtain their education. The Elder and Temporary Housing Voucher Programs address homelessness in each of our communities and are provided in the Service Area. By making other housing more affordable, it allows access to rental opportunities for low income Tribal elders. Unfortunately, crime and drug usage exist in each of the Tribal communities. Through education and safety activities, our Crime Prevention and Safety Officers, Wellness Center Staff will reach into each community and provide activities and opportunities to work with our residents. Operations and maintenance help deliver safe and sanitary housing in our 1937 Act units in our communities and in our NAHASDA funded units. In order to deliver our housing management services to the low income Native American families, our Admissions and Occupancy staff, including our Admissions/ Loan Specialist and Tenant Relations Officers administer services that help in each community. The Home Improvement/ Rehabilitation program will assist low-moderate income Tribal Member families with improving the quality of their homes throughout our Service Area. KTHA offers home rehabilitation, down payment assistance, and revolving loan assistance to moderate income Tribal Members who are eligible. Moderate income assistance will not exceed 10% of the total grant award, and moderate income recipients will not receive the same level of assistance as low income recipients.

## APR: REPORTING ON PROGRAM YEAR PROGRESS

Complete the shaded section of text below to describe your completed program tasks and actual results. Only report on activities completed during the 12-month program year. Financial data should be presented using the same basis of accounting as the Schedule of Expenditures of Federal Awards (SEFA) in the annual audit. For unit accomplishments, only count units when the unit was completed and occupied during the year. For households, only count the household if it received the assistance during the previous 12-month program year. (NAHASDA § 404(b))

### 1.1. Program Name and Unique Identifier: 2019-14:Wellness Center, Orleans

#### 1.2. Program Description*(This should be the description of the planned program.):*

Construction of a new Wellness Center in Orleans to provide wellness activities for low income families. This Model Activity was approved in the FY19 IHP. A site has been acquired for this facility. KTHA has added to the amount allocated to this project to undertake environmental clearance and design activities while we seek other funding sources that can be leveraged with IHBG for construction in a future year.

#### 1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(22) Model Activities [202(6)]

#### 1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(12) Other - must provide description in boxes 1.4 (IHP) and 1.5 (APR) below

##### **Describe Other Intended Outcome***(Only if you selected "Other" above):*

Will improve health and well-being of low income families by providing access to services in the community that will improve their quality of life through health, drug prevention, crime prevention, physical fitness, and self-sufficiency activities. Will seek leverage funds through Tribe, ICDBG, and other grants for construction. This Model Activity was approved in the FY19 IHP.

#### 1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.):*

(12) Other – must provide description in boxes 1.4 (IHP) and 1.5 (APR) below

##### **Describe Other Actual Outcome***(Only if you selected "Other" above):*

Will improve health and well-being of low income families by providing access to services in the community that will improve their quality of life through health, drug prevention, crime prevention, physical fitness, and self-sufficiency activities. Will seek leverage funds through Tribe, ICDBG, and other grants for construction. This Model Activity was approved in the FY19 IHP.

#### 1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Native American families residing in affordable housing units and the surrounding areas.

#### 1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Will improve health and well-being of low income families residing in affordable housing units and the surrounding areas by providing access to services in the community that will improve their quality of life through health, drug prevention, crime prevention, physical fitness, and self-sufficiency activities. Will seek leverage funds through Tribe, ICDBG, and other grants for construction. The center is an essential community development need and is critical to the viability of this very isolated community. This Model Activity was approved in the FY19 IHP. There will be no cost to programs or users for Tribally Sponsored activities in the facility.

#### 1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

A suitable parcel of land for this facility was acquired in FY22. The Fee to Trust application has been submitted to BIA. Next steps will be architectural and engineering design services, and preparation of the engineer's construction cost estimate so that construction funds can be secured for the facility.

#### 1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 0	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

#### 1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

**1.1. Program Name and Unique Identifier: 2020-16:Construction of Single Family Homes, Orleans**

**1.2. Program Description***(This should be the description of the planned program.):*

Construction of eight (8) single family rental homes in Orleans, including site design and infrastructure. IHGB Program Income (\$1,000,000) will be leveraged with the awarded IHGB Competitive Grant 21ICCA17850 (\$2,035,648) for completion of the project.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(4) Construction of Rental Housing [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(7) Create new affordable rental units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(7) Create new affordable rental units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Native American families.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Construction of eight (8) single family rental homes in Orleans to provide safe and affordable housing to low income Native American families. Each beneficiary will be re-evaluated annually. The rent for each unit will be determined by the total household income and shall not exceed 30% of monthly adjusted gross income. These funds will be leveraged with the awarded IHGB Competitive Grant 21ICCA17850 for completion of the project.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

KTHA continues to work with through the Humboldt County Planning Department requirements that have delayed the project schedule significantly. In order to obtain the demolition and construction permits, a Conditional Use Permit was required to dissolve the previously operated RV Park, and rezone the parcel for Multi-Family housing, that was issued in March 2023. The demolition was completed on 8/31/2023. We are now awaiting construction and encroachment permits for the development of the units.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 8	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

The Humboldt County Planning Department requirements have delayed the project schedule significantly. Prior to demolition or construction, a Conditional Use Permit was required to dissolve the previously operated RV Park, and rezone the parcel for Multi-Family housing.

**1.1. Program Name and Unique Identifier: 2021-17:Yreka Apartment Renovation**

**1.2. Program Description***(This should be the description of the planned program.):*

Rehabilitation of 63 Yreka Apartment (1937 Act Units) interiors including kitchens, bathrooms, and flooring. This is a carryover project that was not completed in the same fiscal year, therefore the amount does not represent the total for the entire project.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(1) Modernization of 1937 Act Housing [202(1)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(3) Improve quality of substandard units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(3) Improve quality of substandard units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

KTHA Tenants living in the Yreka apartments. All tenants were verified as low income at the time of initial occupancy.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

All 63 Yreka Apartments (1937 Act Units) will have their kitchens, bathrooms, and flooring rehabilitated to update the units that are the oldest in the KTHA Formula Current Assisted Stock (DOFA 5/31/1992). There will be no cost to tenants.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

Work continues on this extensive project. KTHA has secured a contractor to complete the finishes in the units that have been fully stripped by staff to prepare for renovations.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 63	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

Supply chain issues still lingering from COVID-19 continue to impact the availability of supplies and materials. There is a significant lack of available contractors due to several catastrophic wildfires in the area straining those resources. The lack of contractors, caused KTHA to undertake this work internally with our Maintenance Staff, which does not move as quickly as an outside contractor would be able to. All of these things combined with renovating occupied units, continue to cause this project to move very slowly.



**1.1. Program Name and Unique Identifier: 2023-01:1937 Act Operations and Maintenance**

**1.2. Program Description***(This should be the description of the planned program.):*

Inspect and maintain units, buildings, equipment, and grounds. Maintain replacement value fire insurance on all rental units, building and facilities. Maintain and record replacement value fire insurance on all homeowner units. Maintain business insurance on all equipment. Inspect and maintain waste and water systems and roads that serve KTHA communities, extraordinary maintenance activities and land management. There is a discrepancy between the FCAS (160) and actual (165) unit counts. KTHA will work with the Formula Center to resolve this.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(2) Operation of 1937 Act Housing [202(1)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(3) Improve quality of substandard units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(3) Improve quality of substandard units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Native American families living in 1937 Act Units. All tenants are verified as low income at the time of initial occupancy.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provide maintenance operations, housing assistance and housing management for Yreka, Happy Camp, and Orleans 1937 Act Units in the tribal housing communities. Management and skill trainings for staff and board. Perform routine and non-routine maintenance and repairs. There will be no cost to the tenants unless it is tenant caused damage outside of normal wear and tear.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

Inspected and maintained units, buildings, equipment, and grounds. Replacement value fire insurance was maintained on all units, buildings, and facilities. Business insurance was maintained on all equipment. Waste and water systems and roads that serve KTHA were inspected and maintained. Routine and non routine maintenance was performed according to schedules, policies, and needs. Applicable policies are reviewed and updated as needed.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 165	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 165	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-02:NAHASDA Operations and Maintenance**

**1.2. Program Description***(This should be the description of the planned program.):*

Inspect and maintain units, buildings, equipment, and grounds. Maintain replacement value fire insurance on all rental units, building and facilities. Maintain and record replacement value fire insurance on all homeowner units. Maintain business insurance on all equipment. Inspect and maintain waste and water systems and roads that serve KTHA communities, extraordinary maintenance activities and land management.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(20) Operation and Maintenance of NAHASDA-Assisted Units [202(4)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(3) Improve quality of substandard units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(3) Improve quality of substandard units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Native American families living in NAHASDA units. All tenants are verified as low income at the time of initial occupancy.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provide maintenance operations, housing assistance and housing management for Yreka, Happy Camp, and Orleans NAHASDA units in the tribal housing communities. Management and skill trainings for staff and board. Perform routine and non-routine maintenance and repairs. There will be no cost to the tenants unless it is tenant caused damage outside of normal wear and tear.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

Inspected and maintained units, buildings, equipment, and grounds. Replacement value fire insurance was maintained on all units, buildings, and facilities. Business insurance was maintained on all equipment. Waste and water systems and roads that serve KTHA were inspected and maintained. Routine and non routine maintenance was performed according to schedules, policies, and needs. Applicable policies were reviewed and updated as needed.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 58	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 58	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-03:Student Rent Voucher**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide rental assistance to low income Tribal Member students obtaining higher education within the United States.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(18) Other Housing Services [202(3)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(8) Assist affordable housing for college students

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(8) Assist affordable housing for college students

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Member college students in the United States.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provides rental assistance up to a maximum of \$5,000 per eligible student, per school year. Students will pay 30% of their total monthly household adjusted gross income toward rent and KTHA will subsidize the remainder. Rent is paid to landlord only. Assistance is a grant that students do not have to repay.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

Assisted all eligible applicants. We continue to see lower than usual participation rates since the Covid-19 pandemic ended.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 0	Planned Number of Households To Be Served in Year Under this Program: 20	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 13	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-04:Elder Voucher**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide rental assistance to low income Tribal Members who are elders or fully disabled within the Service Area.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(18) Other Housing Services [202(3)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(5) Address homelessness

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(5) Address homelessness

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Members who are elders or fully disabled within the Service Area.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provides recurring rental voucher assistance to eligible Tribal Members who are elders or fully disabled within the Service Area. Each beneficiary is re-evaluated annually for continued eligibility, beneficiary share of cost is based on income. The maximum amount of assistance is capped at \$6,000 per year. Recipients will pay 30% of their total household adjusted gross income toward rent and KTHA will subsidize the remainder. Rent is paid to landlord only. Assistance is a grant that recipients do not have to repay.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

Assisted all eligible applicants. We continue to see lower than usual participation rates since the Covid-19 pandemic ended.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 0	Planned Number of Households To Be Served in Year Under this Program: 10	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 16	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-05:Temporary Housing Voucher**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide non-recurring temporary rental voucher assistance to eligible low income Tribal Members in the Service Area who are not at the top of the waiting list or who do not meet the requirements to live in the Tribal Housing communities.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(18) Other Housing Services [202(3)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(5) Address homelessness

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(5) Address homelessness

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Members in the Service Area.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provides non-recurring temporary rental voucher assistance to eligible low income Tribal Members in the Service Area. Each beneficiary is re-evaluated every three (3) to six (6) months for continued eligibility, beneficiary share of cost is based on income. The maximum amount of assistance is capped at \$6,000 per year. Recipient will pay 30% of their total household adjusted gross income toward rent and KTHA will subsidize the remainder. Rent is paid to landlord only. Assistance is a grant that recipients do not have to repay.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

Assisted all eligible applicants. We continue to see lower than usual participation rates since the Covid-19 pandemic ended.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 0	Planned Number of Households To Be Served in Year Under this Program: 10	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 4	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-06:Home Improvement/Rehabilitation Less Than 80%**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide funding to low income Tribal Members in the Karuk Tribe Constitution Geographic Districts to rehabilitate or improve their housing conditions.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(16) Rehabilitation Assistance to Existing Homeowners [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(3) Improve quality of substandard units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(3) Improve quality of substandard units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Members in the Karuk Tribe Constitution Geographic Districts.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provide assistance to low income Tribal Member homeowners in the Karuk Tribe Constitution Geographic Districts to rehabilitate or make improvements to their existing home to improve the quality of their living conditions. The amount of assistance is \$10,000 or an amount approved at the Board of Commissioner's discretion. The assistance is either a grant that is not repaid or a low interest loan, depending on their median income level. Elderly applicants are referred to apply for USDA programs, leveraging IHBG funds. Assistance to Tribal members at or below 50% of median income shall be a grant that is not repaid. Assistance to Tribal members at 50-80% of median income shall be a 2% loan that is repaid over 10 years.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

All eligible applicants approved for assistance. 1 project completed by Force Account Crew. 2 projects completed by outside contractors. 4 additional projects awarded with work in progress.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 1	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 3	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-07:Home Improvement/Rehabilitation 80-100%**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide funding to moderate income Tribal Members in the Karuk Tribe Constitution Geographic Districts to rehabilitate or improve their housing conditions. Assistance in this category will be for 80-100% median income families, not to exceed 10% of total grant award.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(16) Rehabilitation Assistance to Existing Homeowners [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(3) Improve quality of substandard units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(3) Improve quality of substandard units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Moderate income Tribal Members at 80-100% of median in the Karuk Tribe Constitution Geographic Districts.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provide assistance to moderate income Tribal Members in the Karuk Tribe Constitution Geographic Districts who are homeowners to rehabilitate or make improvements to their existing home to improve the quality of their living conditions. The amount of assistance is approved at the Board of Commissioner's discretion based on needs. The assistance is a loan with interest. Applicants are referred to apply for USDA programs, leveraging IHBG funds. Assistance in this category will be for 80-100% median income families, not to exceed 10% of total grant award. Assistance shall be in the form of a loan with 4% interest that is repaid over 10 years.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

No eligible applicants for this income level.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 1	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

No eligible applicants.

**1.1. Program Name and Unique Identifier: 2023-08:Down Payment Assistance Less Than 80%**

**1.2. Program Description***(This should be the description of the planned program.):*

Down payment assistance for low income Tribal Members in the Karuk Tribe Constitution geographic districts.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(13) Down Payment/Closing Cost Assistance [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(2) Assist renters to become homeowners

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(2) Assist renters to become homeowners

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Members in the Karuk Tribe Constitution Geographic Districts.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provides down payment assistance to low income Tribal Members in the Karuk Tribe Constitution geographic districts who require assistance to secure traditional first time homebuyer financing. Assistance is based on the loan amount, up to a maximum of \$20,000 or an approved amount at the Board of Commissioner's discretion. This assistance is a grant that is not repaid.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

No eligible applicants.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 2	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

No eligible applicants.



**1.1. Program Name and Unique Identifier: 2023-09:Down Payment Assistance 80-100%**

**1.2. Program Description***(This should be the description of the planned program.):*

Down payment assistance for moderate income Tribal Members in the Karuk Tribe Constitution Geographic Districts. Assistance in this category will be for 80-100% median households, not to exceed 10% of total grant award.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(13) Down Payment/Closing Cost Assistance [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(2) Assist renters to become homeowners

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(2) Assist renters to become homeowners

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Moderate income Tribal Members in the Karuk Tribe Constitution Geographic Districts.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provides down payment assistance to moderate income Tribal Members in the Karuk Tribe Constitution Geographic Districts who require assistance to secure traditional first time homebuyer financing. Assistance is based on the loan amount, up to a maximum of \$20,000 or an approved amount at the Board of Commissioner's discretion. Assistance in this category will be for 80-100% median households, not to exceed 10% of annual grant award. Recipients under this category will not receive the same level of assistance as low income recipients. This is a grant that is not repaid.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

No eligible applicants within income range.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 3	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

No eligible applicants.

**1.1. Program Name and Unique Identifier: 2023-10:Revolving Loan Program Less than 80%**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide home loans to low income Tribal Members in the Service Area.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(14) Lending Subsidies for Homebuyers (Loan) [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(2) Assist renters to become homeowners

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(2) Assist renters to become homeowners

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Members in the Service Area.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provide home loans to low income Tribal Members in the Service Area who are eligible. Loans are traditional 30 year terms with 2% interest repaid to KTHA.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

One applicant was pre-approved, title report, appraisal and inspection were completed, but Tribal Member did not follow through on the purchase.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 2	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

No eligible applicants.

**1.1. Program Name and Unique Identifier: 2023-11:Revolving Loan Program 80-100%**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide home loans to moderate income Tribal Members in the Service Area. Assistance in this category will be for 80-100% median households, not to exceed 10% of total grant award.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(15) Other Homebuyer Assistance Activities [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(2) Assist renters to become homeowners

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(2) Assist renters to become homeowners

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Moderate income Tribal Members in the Service Area at 80-100% of median income.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provide home loans to moderate income Tribal Members in the Service Area who are eligible. Assistance in this category will be for 80-100% median households, not to exceed 10% of total grant award. Loans are traditional 30 year terms at 4% interest repaid to KTHA.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

No eligible applicants.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 2	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

No eligible applicants.

**1.1. Program Name and Unique Identifier: 2023-12:Mortgage Relief/Conventional Loan Buydown**

**1.2. Program Description***(This should be the description of the planned program.):*

Assist low income Tribal Members in the Service Area who are current homebuyers struggling with mortgage payments from existing home loans.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(15) Other Homebuyer Assistance Activities [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(12) Other - must provide description in boxes 1.4 (IHP) and 1.5 (APR) below

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

Assist low income Tribal Members in the Service Area who are current homebuyers struggling due to unaffordable mortgage payments, resulting from issues including but not limited to, loss of income due to un/under employment, or other circumstances that have created a delinquency.

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(12) Other – must provide description in boxes 1.4 (IHP) and 1.5 (APR) below

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

Assist Tribal Members in the Service Area who are current homebuyers struggling due to unaffordable mortgage payments resulting from issues including but not limited to, loss of income due to un/under employment, or other circumstances that have created a delinquency.

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Members in the Service Area.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provides up to \$10,000 in mortgage buydown assistance to low income Tribal Members in the Service Area who are eligible, and who have an existing home loan from an outside financial institution (not Karuk Tribe Housing Authority) that is delinquent. This assistance is a grant that is not repaid.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

1 applicant was approved for assistance. Participation in this program continues to be lower than usual since the Covid-19 pandemic ended.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 2	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 1	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

Lack of eligible applicants.

**1.1. Program Name and Unique Identifier: 2023-13:Home Replacement**

**1.2. Program Description***(This should be the description of the planned program.):*

Provides replacement of substandard home within the existing footprint for Tribal Members at or below 50% of median income limits in the Service Area who own their own home.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(16) Rehabilitation Assistance to Existing Homeowners [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(3) Improve quality of substandard units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(3) Improve quality of substandard units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Tribal Members at or below 50% of median income limits in the Service Area.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Replace substandard homeowner unit to provide safe and sanitary housing for Tribal Members at or below 50% of median income limits in the Service Area at no cost to the beneficiary through a grant that is not repaid. The Karuk Tribe Housing Authority will adhere to Total Development Cost limits as issued by ONAP.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

2 applicants are approved for Home Replacement; 1 contract has been awarded, the other is still out to bid.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 1	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-14:Homeowner's Insurance Relief**

**1.2. Program Description***(This should be the description of the planned program.):*

Program to provide assistance to low income Tribal Members in the Service Area with homeowner's insurance premiums on privately owned homes.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(15) Other Homebuyer Assistance Activities [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(6) Assist affordable housing for low income households

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(6) Assist affordable housing for low income households

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Tribal Members in the Service Area.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Grants will be awarded to eligible low income Tribal Members in the Service Area to ensure affordability of housing costs by assisting with homeowner's insurance premiums on privately owned homes. This assistance will be a grant that is not repaid.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

No eligible applicants.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 10	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

Lack of eligible applicants.

**1.1. Program Name and Unique Identifier: 2023-15:Land Acquisition**

**1.2. Program Description***(This should be the description of the planned program.):*

KTHA acquisition of land for housing development, including site preparation, for the construction of new units to be occupied by eligible families with a rental agreement and other eligible affordable housing activities.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(6) Acquisition of Land for Rental Housing Development [202(2)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(7) Create new affordable rental units

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(7) Create new affordable rental units

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low-Moderate income Native American families.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

Provide safe and affordable housing to low-moderate income Native American families. Construction will include stick built and/or modular homes using Total Development Costs as issued by ONAP. Goal will be one home per acre, with higher density depending on the location and characteristics of the specific property. Rents will not exceed 30% of monthly total household adjusted gross income.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

One parcel was acquired, totaling 21.23 acres.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 0	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 5
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 23

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

**1.1. Program Name and Unique Identifier: 2023-16:Crime Prevention and Safety**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide crime prevention and safety activities in the Yreka, Happy Camp, and Orleans housing communities.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(21) Crime Prevention and Safety [202(5)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(11) Reduction in crime reports

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(11) Reduction in crime reports

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Native American families residing in affordable housing units and the surrounding areas.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

The Crime Prevention and Safety Officers will provide crime prevention and reduction, drug and alcohol awareness, safety, and wellness activities in Yreka, Happy Camp, and Orleans. Activities will be reported as total dollars spent. Tenants will not be charged for these services.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

The Security and Emergency Services Officers continue to coordinate and hold crime prevention, drug and alcohol awareness, and safety activities and programs in the three (3) tribal housing communities. Security of KTHA facilities and communities continue to be evaluated and improved through the installation of security cameras where appropriate. Security continues to assist with Neighborhood Watch Programs in the communities. The Security Department Staff continue to oversee Workplace Safety and address incidents that may occur in the workplace to protect staff, community members, and resources. Staff maintains communication with local first responders and law enforcement to report crimes when they occur. Staff continue to receive training and network with local agencies to collaborate on services. KTHA added an additional Full Time Security Officer to the staff so each community now has a dedicated Officer.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 0	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a



**1.1. Program Name and Unique Identifier: 2023-17:Wellness Center Operations**

**1.2. Program Description***(This should be the description of the planned program.):*

Provide youth and tenant activities in the Yreka, Happy Camp, and Orleans housing communities.

**1.3. Eligible Activity Number***(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.):*

(18) Other Housing Services [202(3)]

**1.4. Intended Outcome Number** *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.):*

(12) Other - must provide description in boxes 1.4 (IHP) and 1.5 (APR) below

**Describe Other Intended Outcome***(Only if you selected "Other" above):*

Provide educational and workforce development activities for residents living within the KTHA housing communities through computer center(s). Provide youth and tenant activities to engage at risk youth and tenants, while also working toward self sufficiency.

**1.5 Actual Outcome Number***(In the APR identify the actual outcome from the Outcome list.):*

(12) Other – must provide description in boxes 1.4 (IHP) and 1.5 (APR) below

**Describe Other Actual Outcome***(Only if you selected "Other" above):*

Provide educational and workforce development activities for residents living within the KTHA housing communities through computer center(s). Provide youth and tenant activities to engage at risk youth and tenants, while also working toward self sufficiency.

**1.6. Who Will Be Assisted***(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.):*

Low income Native American families residing in affordable housing units.

**1.7. Types and Level of Assistance***(Describe the types and the level of assistance that will be provided to each household, as applicable.):*

The Wellness Center Staff will provide educational and workforce development activities for residents living within the KTHA housing communities through computer center(s). Provide youth and tenant activities to engage at risk youth and tenants, while also working toward self sufficiency. There will be no cost to programs or users for Tribally Sponsored activities in the facility.

**1.8. APR***(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.):*

The Resource Development Manager and Wellness Center Staff continue to coordinate and hold crime prevention, drug and alcohol awareness, and safety activities and programs in the three (3) tribal housing communities including youth wellness activities with participation continuing to grow year over year.

**1.9. Planned and Actual Outputs for 12-Month Program Year:**

Planned Number of Units to be Completed in Year Under this Program: 0	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 223	APR: Actual Number of Acres Purchased in Program Year: 0

**1.10. APR***(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2))):*

n/a

# Section 10: Self-Monitoring

NAHASDA § 403(b), 24 CFR §§ 1000.26, 85.37, 85.40

(1) Do you have a procedure and/or policy for self-monitoring? **Yes**

(2) Pursuant to 24 CFR § 1000.502(b) where the recipient is a TDHE, did the TDHE provide periodic progress reports including the self-monitoring report, Annual Performance Report, and audit reports to the Tribe? **Yes**

(3) Did you conduct self-monitoring, including monitoring sub-recipients? **Yes**

(4) Self-Monitoring Results. *(Describe the results of the monitoring activities, including corrective actions planned or taken.):*

**Ongoing projects are monitored to ensure proper performance. Contract compliance is monitored by the Executive Assistant and Executive Director with oversight by the Board of Commissioners. Tenant Relations Meetings are held and documents are reviewed by the Operations Manager to determine if income calculations are being done correctly and that scheduled inspections and re-certifications are on track. Environmental review requirements are completed by the Executive Assistant, reviewed by the Executive Director and Tribal Land Manager, prior to approval by the Tribal Chairman. A review process is in place for evaluation and approval of mortgage loans and home rehabilitation applications including Admissions/Loan Specialist, Operations Manager, Chief Finance Officer, Construction Manager, Executive Assistant, and Executive Director review prior to Board of Commissioners approval. Contracts and Agreements are reviewed through a similar process where the Requestor submits the document for review to the Executive Director, Chief Finance Officer, Construction Manager (when construction is involved) and Executive Assistant prior to approval. The Finance Officer provides fiscal reports, directly from the Accounting Software Program to the Board of Commissioners and works with a Fee Accountant as needed for assistance and audit preparations. Managers and Staff are updated on the status of programs, projects, and policies as needed. Managers report to the Board of Commissioners monthly, and provide Annual Reports. Managers provide input on policy and procedure development. Policy updates are provided to staff regularly through email communications and staff meetings when necessary. The KTHA Executive Director reports twice monthly to the Board of Commissioners and once monthly to the Tribal Council. The Board of Commissioners and the Tribal Council meet Quarterly, with one Annual Planning Session held to develop and monitor progress toward the goals identified in the Indian Housing Plan.**

# Section 12: Audits

*24 CFR § 1000.544*

This section is used to indicate whether a financial audit based on the Single Audit Act and 2 CFR Part 200 Subpart F is required, based on a review of your financial records.

Did you expend \$750,000 or more in total Federal awards during the APR reporting period? **Yes**

If Yes, an audit is required to be submitted to the Federal Audit Clearinghouse and your Area Office of Native American Programs.

If No, an audit is not required.

Audit Due Date : **07/01/2024**

# Section 14: Jobs Supported by NAHASDA

NAHASDA § 404(b)

Use the table below to record the number of jobs supported with IHBG funds each year.

<b>Indian Housing Block Grant Assistance (IHBG)</b>	
<b>(1)</b> Indian Housing Block Grant Assistance (IHBG)	42
<b>(2)</b> Number of Temporary Jobs Supported	9

**(3)** Narrative (optional):

**n/a**