

SQUAXIN ISLAND TRIBE

RESOLUTION NO. 97- 44
of the
SQUAXIN ISLAND TRIBAL COUNCIL

WHEREAS, the Squaxin Island Tribal Council is the Governing Body of the Squaxin Island Tribe by the authority of the Constitution and By-Laws of the Squaxin Island Tribe, as approved and adopted by the General Body and the Secretary of the Interior on July 8, 1965; and,

WHEREAS, under the Constitution and By-Laws of the Tribe, the Squaxin Island Tribal Council is charged with the duty of protecting the health, security, and general welfare of the Squaxin Island Tribal Reservation residents; and,

WHEREAS, the Squaxin Island Tribal Council, on behalf of the community, places the highest priority on re-establishing a self-sufficient and self-contained lifestyle which is the traditional way of the People; and,

WHEREAS, the Squaxin Island Tribal Council acknowledges a significant need for new housing units for low-income Squaxin Island Tribal members and their families; and,

WHEREAS, the Squaxin Island Tribal Council has identified suitable land area adjacent to the Reservation for development of low-income housing units, and to which adequate infrastructure, including sewer, water, electricity, access roads, and other services can be provided; and,

WHEREAS, the Squaxin Island Tribal Council has entered into negotiations with the adjacent land owner to purchase the above described property; and,

WHEREAS, the Squaxin Island Tribal Council has also designated specific sites on the Reservation for the development of new housing units as backup building sites should the adjacent land area become unavailable, and to which adequate infrastructure, including sewer, water, electricity, access roads, and other services can be provided; and,

WHEREAS, it is a goal of the Squaxin Island Tribal Council to eliminate substandard and other inadequate housing and to provide its citizens with an opportunity to have decent, safe, sanitary, and affordable housing; and,

WHEREAS, the Squaxin Island Tribal Council has become aware of the Washington State Affordable Housing Program providing financial assistance from the Housing Trust Fund and administered by the Housing Finance Unit of the Washington State Department of Trade, Community, and Economic Development; and,

WHEREAS, the Squaxin Island Tribal Council recognizes that federally recognized Indian tribes in Washington state are specifically eligible for this assistance; and

WHEREAS, the Squaxin Island Tribe Council is a member of the Southern Puget Sound Inter-Tribal Housing Authority (SPSITHA) for the purposes of developing, managing, and planning for the Tribe's housing needs; and,


WHEREAS, the Squaxin Island Tribal Council acknowledges that it would be the Council's intent to enter into a contract with the Southern Puget Sound Inter-Tribal Housing Authority to have the Authority build and manage any homes constructed with Housing Trust Fund assistance in conjunction with SPSITHA's Mutual Help Housing Opportunities Program.

THEREFORE BE IT RESOLVED that the Squaxin Island Tribal Council authorizes submittal of a grant application to the Washington State Housing Finance Unit for Housing Trust Fund Assistance to construct affordable housing for low-income Squaxin Island Tribal members and their families.

NOW THEREFORE BE IT FINALLY RESOLVED, that the Squaxin Island Tribal Council does hereby authorize the Tribal Chairman, or the Tribal Executive Director, or the Tribal Deputy Executive Director during an absence of the Executive Director to be the Tribe's representative in all future matters requiring Tribal authorization for this project; and that these authorities shall be for the duration of the funded project.

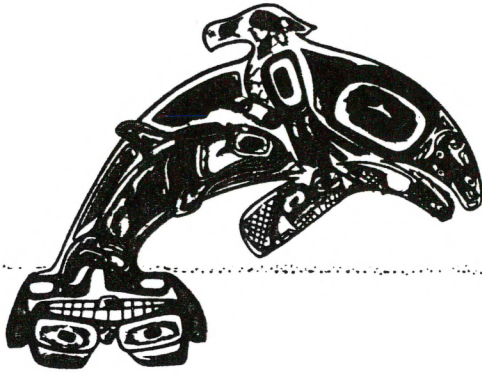
CERTIFICATION

The Squaxin Island Tribal Council does hereby certify that the foregoing Resolution was adopted at the regular meeting of the Squaxin Island Tribal Council, held on this 8th day of Sept. 8, 1997, at which time a quorum was present and was passed by a vote of 3 for and 0 against with 0 abstentions.


Dave Whitener, Chairman

Attested by: 
Sue McFarlane, Secretary

 FOR
Cal Peters, Vice Chairman



SQUAXIN ISLAND TRIBE

September 15, 1997

Housing Finance Unit Manager
Washington Dept. of Community, Trade, and Economic Development
Housing Division
P.O. Box 48300
Olympia, WA 98504-8300

Dear Ms. Markham:

Enclosed, please find a grant request for Housing Trust Fund financial assistance from the Washington State Housing Finance Unit. The proposed project will result in the development of 14 low-income housing units for Squaxin Island Tribal members currently requesting affordable housing through the Southern Puget Sound Inter-Tribal Housing Authority Waiting List.

Because of other funding commitments that the Tribe has been able to generate in the past several months, this is a particularly opportune time for the Housing Finance Unit to fund this project.

We hope that we have the opportunity to work with your agency in the coming months.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Whitener, Jr.", written over a horizontal line.

Robert Whitener, Jr.
Executive Director

Form S-1 (Required)
Summary Project Information

*If you are submitting more than one application
indicate the priority you have assigned to this application _____*

Applicant: Squaxin Island Tribe
Address: S.E. 70 Squaxin Lane
City/State/Zip: Shelton, WA 98584
Contact: Molly Aalbue
Phone: (360) 426-9781
FAX: (360) 426-6577
Tax I.D. Number: 91-0922254

Consultant: Southern Puget Sound Inter-Tribal H.A.
Address: S.E. 11 Squaxin Drive
City/State/Zip: Shelton, WA 98584
Contact: David Bell
Phone: (360) 426-4641
FAX: (360) 427-7115

Project Title: Squaxin Island Tribe: Low-Income Housing Project Check One:
Address: Squaxin Island Indian Reservation Urban
S. E. 70 Squaxin Lane, Shelton, WA 98584 Rural
County: Mason County Legislative District: 35th Congressional District: 6th

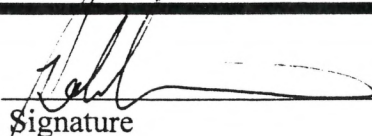
Project Summary: Build 14 low-income houses for home ownership including seven units awarded by HUD. Contract with the Southern Puget Sound Inter-Tribal Housing Authority to build and manage.

Population Income	Bedrooms	Special Needs
Number of units for people with:	Number of units with:	Number of units for people who are:
<u>0</u> No Income	<u>0</u> No bedrooms (SRO)	<u>0</u> Developmentally disabled
<u>5</u> 1 - 30% of median	<u>2</u> 1 bedroom	<u>0</u> Chronically mentally ill
<u>5</u> 31 - 50% of median	<u>5</u> 2 bedrooms	<u>0</u> HIV positive or AIDS
<u>4</u> 51 - 80% of median	<u>2</u> 3 bedrooms	<u>0</u> Farmworkers
<u>0</u> > 80% of median	<u>5</u> > 3 bedrooms	<u>1</u> Seniors (over 55)
		<u>0</u> Youth (under 18)
		<u>0</u> Homeless
		<u>0</u> Other _____

Applicant Type	Project Type	Type of Units	Property Status
<input type="checkbox"/> Local government	<input type="checkbox"/> Acquisition	<input checked="" type="checkbox"/> Single-family	<input type="checkbox"/> Privately owned
<input type="checkbox"/> Housing authority	<input type="checkbox"/> Rehabilitation	<input type="checkbox"/> Multi-family	<input checked="" type="checkbox"/> Publicly owned
<input type="checkbox"/> Nonprofit	<input type="checkbox"/> Land Trust	<input type="checkbox"/> Lease Purchase	<input type="checkbox"/> Vacant structure
<input checked="" type="checkbox"/> Native American	<input checked="" type="checkbox"/> New construction	<input type="checkbox"/> Other _____	<input checked="" type="checkbox"/> Vacant property
<input type="checkbox"/> Public Dev. Auth.	<input type="checkbox"/> Down payment		Indian Reservation Trust Lands
	<input type="checkbox"/> Self-Help		

Proposed length of commitment: 25 years

Authorized Approval: *


Signature

Executive Director

Title

Robert Whitener, Jr.

Name (please type or print)

September 15, 1997

Date

***Attach the resolution from the governing body authorizing the submittal of this application.**

Form S-2 (A)(Required)
Development Budget - Summary

	Source	Status			Total
		Proposed	Conditional	Committed	
A	Housing Finance Unit	\$ 500,000			\$ 500,000
B	State - Community Development Block Grant*				
C	Other State Funds (please specify)				
	1				
	2				
D	Local - Public Funds				
E	Local - HOME Funds				
F	Local - Community Development Block Grant				
G	Federal Funds (please specify)				
	1 HUD Development Program			\$ 860,005	\$ 860,005
	2 HUD ICDBG Program	\$ 320,000			\$ 320,000
	3 IHS Housing Funds for Water and Sewer	\$ 134,635			\$ 134,635
H	Financial Institutions/Banks/Tax Credits (please specify)				
	1				
	2				
	3				
I	Private Donations/Contributions				
J	Sponsor/Applicant Contributions				
K	Washington Development Loan Fund				
L	Total Development Budget	\$ 954,635		\$ 860,005	\$1,814,640

* Refers to the enhancement funds available through the state's CDBG program.

Proposed Use of Housing Finance Unit and State - Community Development Block Grant * Funds

Cost Category	Housing Finance Unit	State Community Development Block Grant *	Total
Acquisition			
Pre-development	\$ 31,750		\$ 31,750
Construction	\$ 458,250		\$ 458,250
Other Development			
Total	\$ 500,000		\$ 500,000

* Development budget should include all costs other than mortgages and subsidies to the home buyer, including construction, rehab, and home buyer education and counseling.

Form S-2 (B)(Required)
Mortgage Financing Budget - Summary

No Mortgage Financing Budget was prepared; mortgages are not used to finance the Mutual Help Housing Program.

	Source	Status			Total
		Proposed	Conditional	Committed	
A	Housing Finance Unit				
B	State - Community Development Block Grant*				
C	Other State Funds (please specify)				
	1				
	2				
D	Local - Public Funds				
E	Local - HOME Funds				
F	Local - Community Development Block Grant				
G	Federal Funds (please specify)				
	1				
	2				
H	Financial Institutions (please specify)				
	1				
	2				
	3				
I	Home Buyer Contributions				
	Mutual Help Contribution (14 @ \$1,500)	\$ 21,000			\$ 21,000
J	Sponsor/Applicant Contributions				
	Land Donated by Tribe for MH Contribution	(\$ 21,000)			(\$ 21,000)
L	Total Mortgage Financing Budget*	\$ - 0 -			\$ - 0 -

* Refers to the enhancement funds available through the state's CDBG program.

Proposed Use of Housing Finance Unit and State - Community Development Block Grant * Funds

Cost Category	Housing Finance Unit	State Community Development Block Grant *	Total
Downpayment Assistance			
Closing Costs			
Total	N/A	N/A	N/A

Total Mortgage Financing Budget should equal Total Development Budget

**Form F-1
 Unit Cost Estimates**

Total Development Cost	\$ <u>1,814,640</u>	
Less Non-Residential Cost	- <u>618,265</u>	Land and Infrastructure Costs
Total Residential Cost	\$ <u>1,196,375</u>	Repeat as <u>A</u> below

Residential Unit Costs (calculate all that apply)

A. Total residential development cost	A. <u>\$1,196,375</u>		
B. Number of residential units (pads for mobile homes)	B. <u>14</u>	Avg. (A/B)	<u>\$85,455</u>
C. Maximum number of individuals to be housed	C. <u>45</u>	Avg. (A/C)	<u>\$26,586</u>
D. Number of households to be housed	D. <u>14</u>	Avg. (A/D)	<u>\$85,455</u>
E. Number of residential square feet	E. <u>16,650</u>	Avg. (A/E)	<u>\$ 71.85</u>

Form F-2
Development Costs By Category and Source of Funds

Identify Other Sources of Funding*

Category	<u>HFU Funds</u> <small>Source 1</small>	<u>HUD MH</u> <small>Source 2</small>	<u>HUD Rental</u> <small>ss Source 3</small>	<u>ICDBG</u> <small>Source 4</small>	<u>IHS</u> <small>Source 5</small>	<u>Total Cost</u>
<i>Acquisition Costs</i>						
Purchase Price				\$ 155,000		\$ 155,000
Liens						
Taxes						
Closing/Recording						
Subtotal				\$ 155,000		\$ 155,000
<i>Predevelopment Costs</i>						
Appraisal						
Architect	\$ 10,000	\$ 15,000				\$ 25,000
Engineering	\$ 2,500	\$ 2,500				\$ 5,000
Legal	\$ 1,000	\$ 1,000				\$ 2,000
Other: <u>Plans/Survey</u> **	\$ 2,500	\$ 2,500				\$ 5,000
Subtotal	\$ 16,000	\$ 21,000				\$ 37,000
<i>Construction Costs</i>						
New Construction	\$ 458,250	\$ 468,000	\$ 156,000			\$ 1,082,250
Rehabilitation	N/A	N/A	N/A	N/A		N/A
Infrastructure	N/A	\$ 119,950	\$ 43,680	\$ 165,000	\$ 134,635	\$ 463,265
Contingency (3 %)	\$ 7,468	\$ 25,000				\$ 32,468
Hazardous Material						
Project Management	\$ 4,475	\$ 4,475				\$ 8,950
Permits and Fees		\$ 400				\$ 400
Construction Loan Fees						
Construction Interest						
Sales Tax	N/A	N/A	N/A	N/A		N/A
Other: <u>Energy Cost</u> **	\$ 13,807	\$ 16,500				\$ 35,307
Dwelling Equip.						
Subtotal	\$ 484,000	\$ 634,325	\$ 204,680	\$ 165,000	\$ 134,635	\$ 1,622,640
<i>Development Costs</i>						
Real Estate Taxes						
Insurance						
Developer Fee						
Relocation Costs						
Technical Assistance						
Loan Fees						
Other: _____**						
Subtotal						
Total Development Costs	\$ 500,000	\$ 655,325	\$ 204,680	\$ 320,000	\$ 134,635	\$ 1,814,640

* Use an additional form if there are more than five (5) sources of funding.

** Identify all other costs. Use a separate sheet to list these costs and present the total here.

**Form F-3
Affordability Analysis**

Home Ownership Projects: Average for Reservation Mutual Help and Rental Housing

Household Income: \$18701.98 ÷ 12 (Table 7)

1. Average Gross Monthly Income Less Allowance for Dependents: (e.g. 2 @ \$40 = \$80.00) Less Child Care/Mileage Allowance: Max. \$25.00/wk = \$108.33) Less Handicapped Assistance Allowance (Amount > 3% of Inc.) Less Elderly Medical Expense (Amount w/ HAA > #% of Income) Less Elderly Household Allowance: (\$33.33) Adjusted Income = Gross Income less Adjustments	1.	<u> \$ 1,558.50 </u>
2. Maximum Monthly Mortgage Amount (30% of line 1)	2.	<u> \$ 467.55 </u>

Housing Expenses

Note: Reservation housing is purchased through payments to a Monthly Equity Payment Account (MEPA) rather than through mortgage financing. Paymentst range from \$70 to \$370 per month.

3. First mortgage payment (\$ <u>\$1,370.17</u> @ <u>15%</u>) Monthly Payment to MEPA = \$1558.50 - \$188.33 = \$1,370.17	3.	<u> \$205.33 </u>
4. Second mortgage payment (\$ _____ @ _____)	4.	<u> N/A </u>
5. Third mortgage payment (\$ _____ @ _____) (if applicable)	5.	<u> N/A </u>
6. Property Taxes No Property Taxes are assessed on the Reservation	6.	<u> N/A </u>
7. Home Owners Insurance SPSITHA secures fire and theft insurance for home buyers	7.	<u> 0 </u>
8. Utilities Deduct Utility Allowance from Monthly House Payment	8.	<u> \$225.00 </u> [\$ 85.00]
9. Other Costs	9.	<u> 0 </u>

10. Total Monthly Housing Cost (total of lines 3-8) 10. \$345.33

Affordability Index (line 9 divided by line 2)* 0.74

* Must be less than or equal to 1.0.

30% rental
15% M.H.

Form 3
Affordability Analysis

Home Ownership Projects: Average for Reservation Mutual Help and Rental Housing

Household Income: \$18,701.98 ÷ 12 (Table 7)

- | | |
|---|-----------------------|
| 1. Average Gross Monthly Income <i>immediate family</i> | 1. <u>\$ 1,558.50</u> |
| Less Allowance for Dependents: (e.g. 2 @ \$40 = \$80.00) | |
| Less Child Care/Mileage Allowance: \$25.00/wk = \$108.33 | |
| Less Handicapped Assistance Allowance (Amount > 3% of Inc.) | |
| Less Elderly Medical Expense (Amount w/ HAA > #% of Income) | |
| Less Elderly Household Allowance: (\$33.33) | |
| Adjusted Income = Gross Income less Adjustments | |
| 2. Maximum Monthly Mortgage Amount (30% of line 1) | 2. <u>\$ 467.55</u> |

Housing Expenses

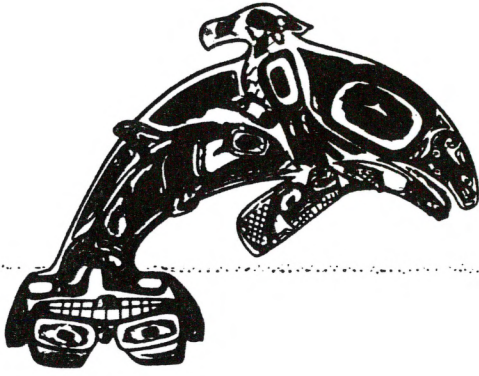
Note: Reservation housing is purchased through payments to a Monthly Equity Payment Account (MEPA) rather than through mortgage financing. Payment range from \$70 to \$370 per month.

- | | |
|--|-----------------------------|
| 3. First mortgage payment (\$ <u>\$1,370.17 @ 15%</u>)
Monthly Payment to MEPA = \$1558.50 - \$188.33 = \$1,370.17 | 3. <u>\$205.33</u> |
| 4. Second mortgage payment (\$ _____ @ _____) | 4. <u>N/A</u> |
| 5. Third mortgage payment (\$ _____ @ _____)
(if applicable) | 5. <u>N/A</u> |
| 6. Property Taxes
No Property Taxes are assessed on the Reservation | 6. <u>N/A</u> |
| 7. Home Owners Insurance
SPSITHA secures fire and theft insurance for home buyers | 7. <u>0</u> |
| 8. Utilities
Deduct Utility Allowance from Monthl. House Payment | 8. <u>< \$70.00 ></u> |
| 9. Other Costs
Deductions for Elderly (\$), Child Care (\$25/wk), Medical, Handicap | 9. <u>0</u> |

10. Total Monthly Housing Cost (total of lines 3-8) 10. \$163.78

Affordability Index (line 9 divided by line 2)* 0.35

Must be less than or equal to 1.0.



SQUAXIN ISLAND TRIBE

September 8, 1997

Mr. David Bell
Executive Director
South Puget Sound Inter-Tribal Housing Authority
S.E. 11 Squaxin Drive
Shelton, WA 98584

*Phone call
Andy = yes
Carl yes*

Dear Mr. Bell:

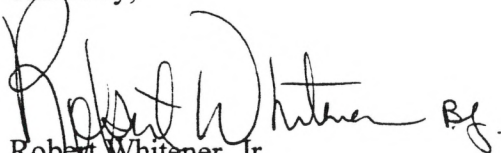
On Monday, September 15, 1997, the Squaxin Island Tribe will submit a grant application for housing construction to the Housing Finance Unit of the Washington State Department of Community, Trade, and Economic Development. We are requesting assistance available through the state Affordable Housing Program. We request your support for this project proposal.

While both federally recognized Indian Tribes in Washington and local housing authorities are eligible to apply for Affordable Housing Program funding, it is our understanding that SPSITHA intends to submit no other applications to this funding source at this time. The Squaxin Island Tribe anticipates that if our request is funded, we would enter into a contract with SPSITHA to have the Housing Authority build and manage the homes we are proposing for construction on the Reservation in conjunction with your Mutual Help Housing Opportunities Program.

In support of our proposal we request that you present a resolution for adoption by your Board of Housing Commissioners stipulating the following key points:

- SPSITHA supports the application of the Squaxin Island Tribe to the State Affordable Housing Program for building low-income housing for Squaxin Island Tribal members.
- The Housing Authority would at the direction of the Squaxin Island Tribal Council enter into a contract with the Tribe to implement the proposed project.
- The Housing Authority would be able to incorporate project construction activities into its development schedule for Mutual Help and rental housing with no adverse impacts anticipated on its operations.
- The Housing Authority currently has the necessary staffing and expertise to fully implement and manage the project.

Sincerely,


Robert Whitener, Jr.
Executive Director