**2016 CDFI Fund Prize Competition**

**Tribal Housing Excellence Academy (THE Academy)**

Rural Community Assistance Corporation (RCAC) and Native Capital Access (NCA – formerly known as Native Home Capital) created the Tribal Housing Excellence Academy (THE Academy) as a new way to address the critical lack of capacity among Tribal housing development organizations and increase investment in underserved native communities.

***The barriers to accessing capital in the targeted low-income rural areas***

Prior to 1996, the U.S. Department of Housing and Urban Development (HUD) conceived, administered and funded housing development in Indian Country. The Native Housing Assistance and Self-Determination Act (NAHASDA) of 1996 significantly changed the model, moving most HUD funding for Tribes into a block grant program that allows Tribes to structure their own approaches to developing housing for their members. While NAHASDA presented a welcome change, HUD funds continue to be limited and inadequate to meet the demand. It has now been twenty years since the NAHASDA legislation was signed into law and most Tribes still struggle to meet the housing needs of their low-income members, as well as to provide workforce housing for teachers, health care workers and public safety officers.

The NAHASDA legislation included a mandate for Tribes to leverage federal grant dollars with other funds, but this has not been enforced, and limited technical assistance has been available to help Tribes learn how to leverage funds. Issues that need to be addressed in this regard include a lack of precedence, institutional knowledge, relationships and administrative infrastructure, all of which are vital to financing transactions.

Other factors include the fact that tribal trust land has limited use as collateral; conventional bank credit standards are inflexible; and networking with equity investors is constrained by geographic, social and business isolation. Moreover, the legal, programmatic and administrative infrastructure necessary for Tribes to monitor and maintain compliance, as well as adjudicate standard financial contracts, remains underdeveloped. Finally, there exists much misunderstanding and mistrust between Tribal government and business sectors. The resulting lack of capital, collateral, and credit for Tribal communities results in negligible community and economic development opportunities on Tribal lands.

***Description of the innovative idea or strategy for solving the problems described above, including any evaluation***

The first class of THE Academy brought together eight NAHASDA grantees to learn and apply best practices for developing housing on Native land. The selected organizations each sent a team of two staff people to four intensive week-long trainings on topics presenting parallel stages of housing development. To maximize the capacity building aspect of the program, participants worked on their pre-identified housing projects while attending THE Academy, providing opportunities to immediately apply strategies and best practices in development to their own tribal housing projects in a live case study format.

THE Academy’s curriculum was designed to incubate new skills and strategies to build and finance Tribal housing. It also gave participants a forum to discuss governance, culture and public policy issues that are unique to Tribes. The ultimate goal was to expand the quality, quantity and types of housing on Tribal lands by increasing not only the development expertise of Tribal organizations working in underserved, low-income areas in the rural West, but also their ability to gain access to capital.

During four, week-long sessions, team members took part in intensive capacity-building sessions and networked with key players in the housing development world including architects, bankers, lawyers and consultants. In between training sessions, they received technical assistance from RCAC and NCA staff experienced in housing development and organizational management. Upon graduation in June of 2015, each organization was equipped with the technical skills and additional capacity necessary to proceed with implementation of their housing development concepts.

THE Academy represents an innovative model in that it combines training with technical assistance based on curriculum tailored to development on Tribal trust and other Native lands. As such, it is the only affordable housing development certificate program that addresses the unique status of Tribal lands in relation to development and development financing. Although housing development courses have been offered for many years by regional and national intermediary organizations, THE Academy is the first to design a curriculum that addresses the housing crisis on tribal lands.

The goals and objectives of THE Academy include:

1. Increase a tribe’s skills and capacity in housing development by:
   1. Participating in four week-long trainings on financial feasibility and analysis, housing finance, construction management, lease-up and more
   2. Receiving personalized technical assistance from a coach who is an expert in housing development and organizational management
2. Strengthen the network of Tribal development organizations by:
   1. Learning best practices through a cohort learning environment and peer meetings
   2. Attending networking meetings with local and regional bankers, state housing staff and development staff

1. Practice new skills by:
   1. Obtaining financing
   2. Moving a housing development from conception to construction

It was anticipated that the best indicator of new knowledge/capacity would come when participants successfully used their new skills to break ground on at least one new housing project by the end of 2017 – three years after the first THE Academy cohort convened. One of the participants, the Santo Domingo Tribal Housing Authority, surpassed those expectations by holding a ground breaking celebration for its first project, a 41 unit multi-family, transit-oriented development, on May 25th of this year. The $9.5 million development benefitted from an allocation of $848,948 in Low Income Housing Tax Credits (LIHTCs) by the New Mexico Mortgage Finance Authority. The syndication of the credits yielded more than $7.7 million in project equity and additional financing was provided by public and private lenders.

Multiple challenges – such as those associated with securing land and/or local support; staff changes; and financing in economically distressed markets – share the potential to prevent housing projects from proceeding. Therefore, success is also measured via the milestones reached by each organization during the development process, e.g. obtaining site control or securing financing. Increased capacity is also measured by accomplishment of the goals and objectives listed above.

The organizations selected as the first THE Academy cohort were chosen for their ability to demonstrate clear determination to increase their skills, and their willingness to commit time and resources. Three were working in Persistent Poverty counties: Mendocino, California; Big Horn, Montana; and San Juan, Utah.

The eight participating organizations in the first THE Academy cohort were:

**Moenkopi Developers Corporation (MDC)**

**Moenkopi, Coconino County, AZ**

Established in 1981, the nonprofit MDC focuses on job creation and economic self-sufficiency for the Hopi Tribe’s Moenkopi Upper Village in Arizona where 20 percent of the population lives below the poverty level. MDC’s THE Academy project included a commercial complex and a 30-unit rental housing development to accommodate its employees as well as those of a nearby health clinic. Many of these employees are unable to find housing nearby and commute 75 miles from Flagstaff or live with family in overcrowded conditions. MDC estimates the entire development could create as many as 400 new jobs.

**Native American Development Corporation (NADC)**

**Crow Agency, Big Horn County, MT (Persistent Poverty County)**

NADCis a certified Native CDFI offering affordable capital and flexible financing options to businesses of all sizes, owned by, serving or creating jobs for Native American people on and off the reservation. NADC was established in 1996 by Tribal enterprise business managers in Montana and Wyoming to offer technical assistance and business financing to Native American Tribes and entrepreneurs. The organization emphasizes financial literacy training, business plan development training and pre- and post-loan technical assistance. NADC also is a Native Procurement Technical Assistance Center (PTAC) in cooperation with the U.S. Department of Defense Logistics Agency, which serves additional Indian reservations in the Rocky Mountain and Great Plains regions.

As NADC moves into housing development, it is collaborating with the Crow Tribal Housing Authority to build 20 homes using a mutual self-help model on the Crow Reservation in Crow Agency, Montana, located in the Persistent Poverty county of Big Horn. About half the tribe’s 7,900 members live on the reservation, which covers nearly 2.2 million acres. Thirty-four percent of this population lives below the poverty level.

**Nez Perce Tribal Housing Authority (NPTHA)**

**Lapwai, Nez Perce County, ID**

The NPTHA serves the Nez Perce Indian reservation in Idaho where the poverty level is at 21 percent. Recent NPTHA housing developments have included 84 single-family homes, three rental developments using LIHTCs, and a housing rehabilitation program on the reservation that used HUD/ARRA funding. While NPTHA has an impressive development resume, many of its staff are new, and THE Academy provided a training ground for staff to get real experience in housing development.

As its the Academy project, NPTHA planned to work with the Nez Perce Tribe to find a site to build duplex-style rental housing for elderly low- and very low-income Native Americans, which comprise the tribe’s longest waiting list and fewest turnovers. These elders tend to live either in overcrowded family homes or in nursing facilities. The duplexes will include cultural features, and the authority plans to build a community garden, playground and walking paths.

**Northern Circle Indian Housing Authority (NCIHA)**

**Ukiah, Mendocino County, CA (Persistent Poverty County)**

Established in 1979, NCIHA has constructed and manages more than 350 homes or rental housing units for a consortium of Tribes across 11 reservations in northern California. Most of the Tribes are located in the Persistent Poverty county of Mendocino where 20 percent of the population is currently below the poverty level. NCIHA’s efforts have led to doubling reservation populations and to cultural and social revitalization. NCIHA helps consortium members understand federal housing programs and offers services, such as off-reservation rental advice, down payment assistance and other financing for homeownership on and off trust lands, and home rehabilitation services. NCIHA saw THE Academy as an opportunity to increase new staff’s housing development skills through a project involving up to 50 mixed rental and ownership units on trust land controlled by the Sherwood Valley Band of Pomo Indians.

**NOST Regional Council (NOST) Oljato, San Juan County, UT**

**(Persistent Poverty County)**

NOST is a unique collaboration between four Navajo Nation chapter governments – the Navajo Mountain, Oljato, Shonto and Ts’ah Bii Kin – intent on pooling their resources and increasing the knowledge and skills needed to develop safe and affordable housing. San Juan is a Persistent Poverty county with 28 percent of the population currently living below the poverty level. The NRC collaboration will increase local capacity to address an urgent need for $9 billion in housing rehabilitation and new construction across the Navajo Nation. NOST’s THE Academy project was to build 25 homes in Oljato on Navajo trust land set aside for this purpose.

**Pueblo de Cochiti Housing Authority (PdCHA)**

**Cochiti Pueblo, Sandoval County, NM**

The Pueblo de Cochiti trust lands are 55 miles north of Albuquerque and include about 54,000 acres. Cochiti has almost 1,500 enrolled members, and almost 1,200 people live within the pueblo’s jurisdiction, 26 percent of them below the poverty level. PdCHA was established in 1996 to develop housing and employment opportunities for the tribe. PdCHA manages traditional HUD-funded Tribal housing programs and has developed a strong, state-recognized housing rehabilitation program. During the past three years, PdCHA worked under a HUD Sustainable Communities grant to develop plans to renovate and revive the pueblo’s 800-year-old historic plaza area. Designated a Historic District on the National Register of Historic Places, the plaza’s restoration is significant to the tribe’s cultural heritage.

PdCHA planned to reconstruct or rehabilitate 62 historic homes located within the pueblo plaza and its surrounding area. The existing homes are one- and two-story adobe traditional structures, of which 18 are currently vacant and dilapidated, four are substandard and 40 are in need of moderate to major rehabilitation or total reconstruction. The project also includes developing as many as 108 new homes in the surrounding area. Street lighting, signage and drainage improvements must also be addressed. Preference for housing allocation will be given to low-income families and elders, who make up the majority of the population. The authority’s affordable housing plans addressed an acute shortage of suitable and safe homes while creating employment opportunities.

**Santo Domingo Tribal Housing Authority (SDTHA)**

**Santo Domingo, Sandoval County, NM**

Located in north central New Mexico between Santa Fe and Albuquerque, the Santo Domingo Pueblo covers 73,600 acres and is home to more than 5,000 members of the Santo Domingo Tribe, 37 percent of whom live below the poverty level. Established in 1995, SDTHA has a track record of successful development, including an 18-unit subdivision, a water and waste water system, and three homes for the disabled and elderly.

SDTHA joined THE Academy determined to increase its development capacity by learning to leverage multiple funding sources to implement even more ambitious plans. These included designing and building a mix of 100 affordable and work-force housing units on Tribal trust lands in two separate projects. The first was a transit-oriented development on eight acres adjacent to the Kewa Station train stop along a heavy rail commuter line that connects Tribal members to employment opportunities off the reservation. The second project envisioned building housing on a 10-acre site about a half a mile from the historic pueblo. This project’s design will reflect the tribe’s rich culture and historic architecture while applying modern and sustainable building practices.

**Tule River Indian Housing Authority (TRIHA)**

**Porterville, Tulare County, CA**

The Tule River Reservation is in a mountainous rural area about 20 miles from Porterville in central California. About 1,600 of the tribe’s 5,000 enrolled members live on the reservation. Twenty-nine percent of the population is at or below poverty level. During the past 50 years, TRIHA has managed HUD-built rental and mutual self-help units, while attempting to increase homeownership on the reservation. However, the difficulties associated with building on trust land or finding fee-simple land, and constructing sustainable homes on hilly terrain, have made it difficult to move forward. The authority estimates that 400 members currently live in overcrowded conditions and reports a 250-plus family waiting list for homes.

TRIHA joined THE Academy to increase its capacity and expertise to complete much-needed projects on two different sites – the first on eight acres of land within the city limits of Porterville where it plans to construct 27 low-income rental units near public transport, schools and stores. The second site consists of 300 acres adjacent to the reservation purchased by the tribe several years ago. The preliminary concept is to develop 100-150 homes, a community center, elderly units and a recreation area on this site.

***The lack of access to investment capital in Tribal communities and the depth of need for such capital***

Access to capital remains a primary factor leading to stagnant economic growth on reservations, according to a 2014 Senate Committee on Indian Affairs hearing. Gerald Sherman, Vice Chairman, Native CDFI Network, outlined the challenges:

“Native communities experience substantially higher rates of poverty and unemployment than mainstream America and face a unique set of challenges to economic growth. Lack of physical, legal, and telecommunications infrastructure; access to affordable financial products and services; and limited workforce development strategies are common challenges that Native entrepreneurs, homebuyers, and consumers face and must overcome.”

“Despite notable progress over recent years, there still remains private sector uncertainty about whether Indian County is a good investment,” said William Lettig, Executive Vice President of KeyBank. “This uncertainty, which I believe is based on lack of information and understanding about Indian Country, has a chilling effect on capital markets’ appetite for investing in Indian Country.”

The limited success associated with the HUD Section 184 Loan Guaranty is another indicator of the extent of the problem. Available since the passage of NAHASDA, over $500MM in mortgage loans are made annually with a Section 184. However, since the inception of the program, less than 15 percent of those loans have been on Tribal trust lands. Banks have taken the very tool created to incentivize the flow of private sector mortgages to households residing on Tribal lands, and marketed its use overwhelmingly for Indian households in metropolitan areas and fee simple lands in Oklahoma and Alaska, effectively restricting access to private sector capital to households that need mortgage loans most – families residing on Tribal trust lands.

***The rural areas that have been served by THE Academy and the outcomes achieved***

***Moenkopi Hopi Community, AZ*** (Moenkapi Developers Corporation) – MDC originally planned a 60-unit market rate housing development for local service industry workers. After applying lessons learned at THE Academy, MDC refined its feasibility analysis and is now preparing for a 30-unit affordable housing project. MDC has created an operating proforma and $4.96 million development budget; met with lenders about the project; and engaged a design build firm to develop project renderings and cost estimates. They have hired a local consultant to gather development clearances and documentation for the trust land site. MDC also developed a relationship with the Hopi Tribal Housing Authority, which has since committed $100,000 in Indian Housing Block Grant (IHBG) funding for site evaluation and predevelopment costs.

***Crow Reservation, Crow Agency CDP, MT*** (Native American Development Corporation) – NADC secured a predevelopment grant to operate a Mutual Self-Help Housing program in cooperation with Montana Tribes. Working with the Apsaalooke Nation Housing Authority of the Crow Nation, NADC pre-qualified a group of families to cooperatively build each other’s homes. The majority of the applicants were single mothers, and four of the families had disabled family members. The Crow Tribe offered finished lots to the families at no cost. NADC submitted an application for a two-year Mutual Self-Help operating grant in August, 2015. The application was not funded, but they were encouraged to reapply. RCAC then worked with NADC to determine why their proposal was not funded, and what steps were needed to resubmit a successful application. As a result of this delay, the Crow Tribe has decided to pursue other opportunities for their lots, and NADC is now trying to find other available land.

***Nez Perce Indian Reservation, ID*** (Nez Perce Tribal Housing Authority) – The planned NPTHA elder housing project will include green and sustainable features such as solar orientation, ductless heat pumps and Energy Star lighting and appliances. However, wetlands issues arose and the original site was no longer viable. NPTHA selected one new site in September 2015, but now has identified at least one other site to compare and evaluate. NPTHA staff and a board committee are working toward site selection.

***Sherwood Valley Rancheria, Mendocino County, CA*** (Northern Circle Indian Housing Authority) – NCIHA is working to develop the Eastside Project for the Sherwood Valley Band of Pomo Indians on trust land. The goal is 57 homes for low-income Tribal members on 53 acres to be developed in phases, along with a community center, ballfields and water and wastewater service. The engineering firm for the Sherwood project has completed the master site plan and prepared a cost estimate. The Tribal council is considering whether Low Income Housing Tax Credits (LIHTC) would be an acceptable funding source for the project, given the requirement of sharing ownership with an investor partner, and the kinds of financial guarantees required. NCIHA has held a series of meetings with Sherwood council members, THE Academy staff, Sherwood staff and funding agencies to discuss the project, determine which funding sources can pay for which phases and develop concept papers for each phase. The need to develop new water and wastewater infrastructure for the project presents the highest hurdle at this time. RCAC has provided assistance by coordinating with potential water system funders, and sharing recent sanitary surveys of the existing Matomki water system adjacent to the planned project, which might be expanded to serve the project, but needs repairs first.

***Ts’ah Bii Kin Chapter, Navajo Nation, UT*** (NOST Regional Council) – NOST’s original proposed housing project in Oljato has been unable to move forward. However, the Ts’ah Bii Kin chapter has identified a new housing project concept. Crossroads Estates will be a 35 unit rental housing development for low-income families to be built over three phases. The concept envisions a subdivision built in three circular rows of detached three-bedroom homes embracing a gathering place which will include a ceremonial Hogan and Ramada (traditional Native American structures). A playground park area surrounded by a track field for walking and exercising is also planned.  Utilities are available for the site and funds have been secured to pay for most of the predevelopment costs. The Ts’ah Bii Kin community service coordinator is actively working on the predevelopment and due diligence for this project.

***Cochiti Pueblo, NM*** (Pueblo de Cochiti Housing Authority) – The PdCHA’s comprehensive plan for the renovation of the Pueblo’s historic plaza area was approved by the Tribal council in summer, 2015. PdCHA will reconstruct or rehabilitate 62 historic homes in and around the plaza area, add 15 new homes, and upgrade the utility infrastructure. PdCHA made an unsuccessful application for an ICDBG grant in fall 2015, but the rehabilitation phase of the project is proceeding.

***Santo Domingo Pueblo, NM*** (Santo Domingo Tribal Housing Authority) – SDTHA broke ground on its 41-unit rental housing development project in May 2016. Thanks to the financing training and TA it received at THE Academy, SDTHA had much of the funding secured as of fall 2015. Since October, SDTHA has worked to satisfy all closing conditions including a Phase II Environmental Site Assessment on soils for the project, and to finalize a LIHTC partnership agreement. SDTHA reapplied for Federal Home Loan Bank Affordable Housing Program (AHP) funding for the project in March. All funding other than AHP is projected to close and construction to start in late April or early May.

***Tule River Indian Reservation, CA*** (Tule River Indian Housing Authority) - TRIHA has two projects in predevelopment. One is a planned development of 27 homes on fee simple land owned by the Housing Authority. However, the site would require a new private well, and due to the California drought, drilling for water will not necessarily be successful. While TRIHA is moving forward with city approvals of the Planned Unit Development for the site, it has also optioned another 10 acre fee simple site for 46 homes served by municipal water and sewer. However, the seller has not cooperated in addressing flood map issues, and so TRIHA may cancel the purchase option. TRIHA is now exploring another fee simple site that scores well for LIHTC funding. TRIHA is also considering acquisition and rehabilitation of existing single family homes on fee simple land as a way to increase its housing stock. TRIHA applied for an ICDBG grant in fall 2015, but was unsuccessful.

***Partnerships that have been created to increase capacity and leverage private, public, and philanthropic capital to expand investments in the designated rural areas***

Founded in 1978, Rural Community Assistance Corporation (RCAC) is a nonprofit organization that provides technical assistance, training, financing and advocacy so rural communities can achieve their goals and visions. RCAC’s work encompasses a wide range of services to support affordable housing development; environmental infrastructure; economic and leadership development; and community development finance. RCAC became a certified CDFI in 1996 and has a CARS™ rating of AAA+2. RCAC’s Loan Fund is a financial resource for underserved rural communities. It fills financing gaps and serves in areas that conventional markets traditionally neglect. We offer loans for affordable housing development, environmental infrastructure, community facilities and small businesses in rural locations.

All RCAC services are available to and have a priority to work with Tribes and Native communities. In addition to THE Academy, there are two other programs designed specifically for Tribes: RCAC’s Tribal Circuit Riders work with water operators and administrators to operate and manage their community water and wastewater systems; and the Native American Water Masters Association brings together utility staff from multiple Tribes for peer learning opportunities and to build a professional network.

RCAC worked with Native Capital Access (NCA) to design and implement THE Academy. NCA is a certified Native CDFI, established at the request of elected Tribal leaders to assist Tribes to succeed in leveraging their Indian Housing Block (IHB) grants and other funds. The financing and technical assistance NCA provides helps to establish, augment and validate model activities for more efficient use of federal and other funds to benefit Indian housing and development. As such, NCA serves as a local stakeholder representing the interests of the Tribal participants in THE Academy.

***The scalability and replicability of THE Academy***

The first offering of THE Academy was supported by grants from HUD’s Rural Capacity Building (RCB) program and USDA’s Rural Community Development Initiative, and additional funding from American Express, Bank of America, NeighborWorks America, Rabobank and a Wells Fargo NEXT Award for Opportunity Finance. Applications are currently being accepted for the second class, which will begin in 2017 and will again be supported by a HUD RCB grant.

The demonstrated success of THE Academy bodes well for future funding. RCAC and NCA expect to continue to offer this innovative and effective program to NAHASDA grantees to help them apply best practices to leverage historically underutilized resources and increase the number and type of housing units on Native lands.

In addition to interest by funders in supporting continuation of THE Academy as well as enthusiasm by tribal professionals for continued access to THE Academy curriculum, the relationships established between tribes and their allies through THE Academy will go far in achieving our shared vision of increasing access to capital for tribal projects. Not only will Tribal organizations that participate in THE Academy be ready to take on subsequent development projects on a sustainable basis, RCAC, NCA and others in the lending community will increasingly be able to engage tribes as colleagues in the development financing process

The pending projects from the first THE Academy cohort represent more than $42 million in development financing need. Already, the pipeline of new CDFI lending transaction prospects for RCAC and NCA includes a $6 million construction loan for a 30 unit subdivision on the Navajo Nation; a single-family homeownership project in the planning stages at Santo Domingo Pueblo; a potential 85 unit mixed-income subdivision on the Hualapai Reservation; and a similarly sized project with the Hopi Tribe.

***Challenges and Lessons Learned***

Our work with the participants in THE Academy since 2014 has reinforced the wisdom of maintaining long-term relationships with Tribes and Tribal organizations. Plans for housing projects can be affected by political changes, site issues, infrastructure issues and staff turnover. Some of the organizations that appeared to have the most promising and imminent projects when THE Academy began have been unable to move forward. Others, whose projects seemed less certain, have found new opportunities arising. RCAC and NCA remain allies and partners to THE Academy graduates, standing ready to assist as opportunities emerge.

In particular, NCIHA’s Eastside project for the Sherwood Valley Rancheria is revealing interesting challenges to accessing funding for water and wastewater systems associated with housing development on Tribal trust lands. USDA-Rural Development has funding programs available to repair deficiencies in existing systems, but not to expand systems to serve new homes. Indian Health Services has funding programs available for expansion or development of new systems, but the funding cannot be used for homes to be funded by Indian Housing Block Grants (and possibly other HUD funds). The prohibition results from the assumption that the IHBG will pay for the infrastructure associated with new homes. However, the annual IHBG allocation for the Sherwood Valley Rancheria is approximately $520,000, and much of that goes to operate existing housing and housing programs, leaving little for new construction of housing and infrastructure. Other funding sources such as LIHTC can pay for the infrastructure associated with housing development, but adding the steep costs of new infrastructure can make the project more expensive and, therefore, less competitive. These challenges are driving NCIHA to seek ways to divide the project into phases and sections that might fit with each funder’s requirements. However, there is not yet a clearly feasible financing strategy to accomplish the project.

RCAC and NCA have a history of successful advocacy with federal agencies, and both organizations are prepared to advocate for sensible regulatory and statutory changes to offer common sense solutions to the conflicting regulatory environment described above. As CDFIs, RCAC and NCA expect their work with THE Academy to continue to play an important role in generating economic growth and opportunity in the underserved Tribal communities that are among our nation’s most distressed. As participants gain self-sufficiency, our role will be to offer appropriate financing solutions based on our lending experience in Indian Country.

***Endorsements from past THE Academy participants***

“THE Academy has greatly benefited the SDTHA through onsite/in-class trainings with direct examples of the dos and don’ts of tribal housing development. The SDTHA has used these examples, adapting them to fit our new 41 unit affordable housing development. We’d like to thank THE Academy for the trainings and support offered through this opportunity.” – Joseph Kunkel, project manager, Santo Domingo Tribal Housing Authority

“We greatly appreciate the opportunity to participate in the Tribal Housing Excellence Academy. The diverse experience and commonality among the participants creates a great classroom setting to discuss a variety of challenges and barriers. The consultants and experts eased the way as we worked through multiple layers of rules and regulations during this course.” - Laurie Ann Cloud, Nez Perce Tribal Housing Authority