

General Organization Overview

Founded in 1995, Red Feather Development Group (Red Feather), is a 501(c)3 nonprofit organization whose mission is to partner with Indigenous communities to develop and implement lasting and impactful housing solutions. Red Feather currently serves the Navajo and Hopi nations.

History of Organization

Red Feather Development Group has a 29-year history of successfully managing and operating programs to assist low and very low-income Native American persons in obtaining housing assistance and has been operating a low-income home weatherization program for Hopi and Navajo homeowners for over five years. Red Feather has successfully managed corporate, private and government grants with no outstanding or unresolved audit or investigative findings.

Statement of Activities

Conditions for financial assistance

This proposal seeks grant funding to provide low and very low-income Navajo and Hopi homeowners living on reservation lands in Arizona with funding to repair their homes. The funds will be used for the most critical repairs impacting quality of life for homeowners and their families, including roof repairs, insulation, heating systems repair or replacement and handicap accessibility improvements. The requested grant funding will complement existing and emerging program resources offered by Red Feather. One example is our Low-Income Home Weatherization program, which is funded by an annually renewed contract with Arizona Public Service (APS). The program provides up to \$9,000 per eligible APS customer household. However, the use of the APS funds is restricted to implementing weatherization measures. The USDA funds will enhance our capacity to provide the expanded range of services needed to address the many additional health and safety housing repair issues that limit the quality of life for these low and very low-income families.

Process for selecting applicants

To be eligible to participate in this program, applicants must meet all of the following criteria: The homes must be located either on the Navajo Nation, or on the Hopi Nation; household income must not exceed the USDA definition of “low and very low-income;” (more than 80% of clients selected for this program will fall under the “very low” income category) and homeownership must be demonstrated via a homesite lease agreement or equivalent documentation that is certified by the Navajo or Hopi local governments. From the eligible applicants, homeowners will be selected to receive assistance through a collaborative process between Red Feather and local tribal officials. While race and ethnicity will not be used to determine applicant eligibility, the requirement to document homeownership on tribal sovereign land will ensure that nearly all participants in this program will have American Indian ancestry. Applicants that also meet the qualifications for complementary programs offered by Red Feather will receive a higher priority for assistance than applicants that do not.

Determining Housing Needs

Red Feather's program staff and hired contractors will determine the needs for each home repair under this grant through the performance of a customized home health and safety assessment, and will make selections and determine scopes of work in partnership with the homeowner to address the most critical repairs impacting quality of life.

Red Feather has attached a completed 1944-N Exhibit F-1 Form, as required. Prior to project selection, the Red Feather Program Staff will consult the FEMA floodplain maps and EPA wetland maps to determine if any homes fall within these listings. Any homes deemed to be within floodplains or wetland areas will be ineligible for repair or renovation using these funds.

Performing the work, monitoring, and inspecting

Red Feather will make all attempts to hire appropriately licensed, bonded and insured contractors to implement identified repairs. All hired contractors will be required to sign USDA debarment agreements (Form 1048). The program staff and the selected contractor(s) will jointly develop a scope of work, a timetable for work to be performed, and a detailed inventory of the materials and labor needed to complete the work. Work will commence once the scope of work has been accepted by Red Feather's Executive Director, the homeowner, and any other funding parties.

Red Feather's program staff and the hired contractor(s) will jointly ensure all work performed meets all required codes and has been done to the satisfaction of the homeowner. After all work has been completed, a final inspection will be performed by a disinterested third party, such as a local building and code enforcement official to comply with (§ 1944.665). Photographs and documentation of work completed will be archived. The homeowner who authorized the repairs will certify with a signature that the work has been completed to their satisfaction.

Coordinating with public and private organizations

As part of the project selection process, Red Feather will consult with the Navajo Nation Historic Preservation Office and Hopi Cultural Preservation Office to ensure the property in question is not a "historic property," defined as a property that is listed or eligible for listing on the National Register of Historic Places. See the attached correspondence between Red Feather and the Navajo Nation Historic Preservation Office and Hopi Cultural Preservation Office, indicating our intention to comply with the rules and regulations of their offices by not working on homes that they determine have historical significance. Additionally, Red Feather will collaborate if/when requested with tribal officials (see attached support letter from Hopi Tribal Housing Authority and Navajo Nation Housing Authority) and other local entities to identify potential projects and resources.

Development standards

Red Feather will utilize the USDA's "Existing Home Component Inspection Guide (MO-RH Guide 11a)" to determine the scope and methods to use in home repair and rehabilitation projects.

Time schedule for program completion

The funding, if awarded, will be utilized over a period of 24 months beginning from the first availability of the funding.

Staffing needs

Red Feather's Executive Director and Director of Finance and Administration will oversee the general operations and contract compliance and grant reporting. Red Feather's Program staff will conduct and oversee application processing, eligibility determination, home assessments, scopes of work, project selection and prioritizations, and site visits for monitoring and inspection of work. Red Feather's Director of Finance and Administration will manage all billing, accounting and financial and grant reporting associated with this work, as well as support the program staff in progress reporting requirements and the Executive Director in ensuring compliance with all grant terms. Red Feather's Executive Director will oversee the Program staff and Director of Finance and Administration, as well as ensure compliance with all applicable tribal, state and federal laws. Contractors will be hired on an as-needed basis to develop scopes of work, oversee laborers, and ensure quality of work.

Estimated number of very low and low-income minority persons

Red Feather anticipates being able to rehabilitate approximately 16 households with this funding, with an estimated household size of 4 occupants per home. 13 of these households will be very low-income, and 3 will be either very low-income or low-income. This will significantly improve the quality of life for approximately 64 low and very low-income individuals living on the Navajo and Hopi Nations in Arizona.

Geographical area to be served by HPG

This program will serve the rural areas of the Navajo Nation and the Hopi Reservation. All areas are located in Coconino and Navajo Counties in the state of Arizona.

Program Income

Red Feather does not anticipate that any income will be generated by the work performed under this grant. All funds will be utilized in the repair and rehabilitation of homes and the administration of this program.

A copy of an indirect cost proposal

Red Feather does not have a federally established indirect cost rate, nor will be utilizing any other Federal funding to deliver this program.

Accounting System to be used

Red Feather utilizes QuickBooks to track and report on all organizational revenue and expense transactions. Red Feather's Director of Finance and Administration prepares financial statements which are reviewed quarterly by the Executive Director and the Board of Directors. Red Feather adheres to Generally Accepted Accounting Principles and all accounting is done on an Accrual Accounting basis. However, for purposes of periodic reporting and drawdowns of HPG funding, Cash Basis accounting is utilized. Red Feather will not procure any securities as it relates to this project.

Program Evaluation

Red Feather will evaluate this program and communicate progress back to USDA utilizing the rules set forth under 7 CFR 1944.683(b)-This will include preparing and submitting a quarterly Financial Status Report documenting how funds have been spent, and quarterly performance reports which will relate the activities undertaken during the report period toward the project's objectives and analyze the effectiveness of the program.

The source and estimated amount of other financial resources

The APS annual contract and other funds will provide a combined estimated amount of \$132,000 to be used alongside USDA funding. Other fund sources may include: Red Feather-initiated crowdfunding, donated or discounted materials and services, homeowner contributions of cash, materials or labor, and other non-federal grant sources.

The use of program income

Red Feather does not anticipate that any income will be generated by the work performed under this grant.

The applicant's plan for disposition of any security instruments

Red Feather does not anticipate acquisition of any security instruments as a result of HPG activities.

Outreach Efforts

To comply with 7 CFR 1944.671(b) Red Feather will proactively contact relevant tribal agencies (Tribal Housing Authorities, Villages, Chapter Houses, Council Delegates, other relevant agencies) impacted by this grant to help in the recruitment of potential candidates and collaboration on the project goals. Additionally, we will utilize local media sources (newspaper and radio) serving the geographic area to advertise the program. Local relevant media outlets may include: KUYI Hopi Radio, the Navajo-Hopi Observer newspaper, and local village and chapter publications such as First Mesa Consolidated Villages Village Crier. Since Red Feather programs are specifically designed and targeted to reach Hopi and Navajo community members, we are highly confident that the percentages of the individuals served will be in proportion to the percentages of the population of the service area by race/national origin.

Experience and Capacity

Red Feather has 29 years of experience improving housing across Native communities in Montana and Arizona, and seven years of experience specifically addressing home health and safety repairs within the Hopi and Navajo nations. In addition, Red Feather supports efforts to build local community capacity in home health and safety areas through its referral network, training program and professional development opportunities. Red Feather has successfully managed grants from various entities including: private, corporate, academic, state and federal pass throughs, as well as previous USDA HPG grants during the years of 2018-2022 and an RBEG grant in 2012.

Accomplishments from 2019-2022

34	Education Workshops Delivered	\$26,051	Value of Donated Materials
263	Education Workshop Graduates and Healthy Home Kits Dispersed	38	Accessibility Ramps
63	Educational Outreach Events Conducted	183	Homes Weatherized
690	Client Consultations	130	Firewood Assistance
443	Home Inspections	220	General Housing Repairs
1080	Handwashing Systems	230	Heating system Replacements

Narrative statement

*Information about the area to be served and the need for improved housing (including both **percentage and the actual number** of both low-income and low-income minority households and substandard housing),*

- Hopi Reservation
 - Total Population: 9,265 (U.S. Census. 2019: ACS 5 Year Estimates)
 - Federal Poverty Level: 37.7 percent or 3,450 people (2019: ACS 5 Year Estimates Subject Tables)

- Navajo Reservation
 - Total Population: 143,435 (U.S. Census. 2021: ACS 5 Year Estimates)
 - Federal Poverty Level: 36.5 percent or 52,353 people (2021: ACS 5 Year Estimates Subject Tables)
 - Children Under 18 Poverty Level: 46 percent (2021: ACS 5 Year Estimates)

We estimate that over 50 percent of the individuals in the proposed service area would be deemed very low-income since the USDA definition for very low-income is roughly double the U.S. federal poverty level of \$14,580 for an individual in FY'23.

The facts below, gathered from American Fact Finder and other published reports, shed light on the critical need to address substandard housing and overcrowding in Navajo Nation and Hopi Reservation communities:

- 40% of Native Americans on reservations do not have adequate housing, compared to an overall rate of 6% for the rest of the United States (2003 U.S. Commission on Civil Rights, A Quiet Crisis)
- Of American Indian and Alaska Native households living in tribal areas, 23 percent live in housing with a physical condition problem of some kind compared with 5 percent overall. (2017. HUD. Housing Needs of American Indians)
- In Indian Country, 4 percent of housing has severe health and safety problems versus 1.6 percent for all housing (2009. HUD. Healthy Homes Strategic Plan-Table p.10)

- The U.S. Department of Housing and Urban Development household survey found that the U.S. average share of households with heating deficiencies was 2 percent but was 12 percent in tribal areas. They further stated that addressing housing conditions in tribal areas is made more difficult due to remoteness, lack of infrastructure, and complex legal and other constraints related to land ownership in those areas (2018. Tribal Public & Environmental Health Think Tank)
- The average household size is 4.1 persons at Hopi and 3.6 persons at Navajo (2019. ACS 5 Year Estimates Subject Tables)
- The remoteness of tribal lands such as Hopi and Navajo have led to extremely limited economic activity, which makes it very difficult for tribal members to find gainful employment and earn a livable wage, which helps underscores the need for housing assistance programs. (2014. GAO-14-255).

Anecdotally, the high volume of requests received by Red Feather from homeowners seeking repairs and weatherization provide daily confirmation that the needs are critical and, if met, would significantly improve the quality of life for the occupants. While new structures are not being built with this funding, overcrowding is diminished when previously uninhabitable living spaces become livable again.

The need for the type of housing preservation assistance being proposed

While federal and tribal agencies work tirelessly to address the housing needs of individuals on the Navajo Nation and Hopi Reservation, demand far exceeds supply. The correlation between housing conditions and living a healthy and productive life has been well documented by numerous federal agencies. This program recognizes these facts and acts to help alleviate the lack of resources to assist families with housing repairs and severe housing inequalities and the related health threats that exist on the Navajo Nation and Hopi Reservation.

The anticipated use of HPG resources for historic properties

Red Feather will not conduct any work or spend any HPG funds on homes that appear on the National Registry of Historic Places. Red Feather will further comply with all procedures set forth by the Navajo Nation Historic Preservation Office and the Hopi Cultural Preservation Office -including getting authorization from these offices, if necessary, before performing all work using these funds.

The method of evaluation in determining the effectiveness of its efforts

Red Feather will evaluate the program quantitatively by comparing actual performance against the objectives laid out in our budget. The program will also be evaluated qualitatively, through homeowner interviews outlining overall satisfaction with program delivery.

Alleviating Overcrowding

Red Feather's program helps to alleviate overcrowding in three ways: 1) renovating abandoned homes in order to make them livable again; 2) renovating abandoned rooms that are currently not lived in, increasing the number of livable rooms in homes; and 3) weatherizing homes that can only be lived in during moderate temperatures (typically due to poor insulation or lack of heating or cooling), so that they can be lived in year-round.

List of Other Activities

Red Feather operates its ongoing programs year-round, which include:

- Native Home Resource Network- a case management program that provides client counseling and healthy home inputs to address minor home risks for low-income Hopi and Navajo families
- Education and Outreach- community economic development and education initiatives to promote healthy homes and give homeowners the skills to maintain their homes, including healthy heating workshops and DIY weatherization workshops
- Healthy Home Energy and Safety Improvements- a housing assistance program providing the structural home repairs needed for a safe living environment

Funding for these programs comes from a variety of sources including private foundation grants, individual donations, corporate grants and retained earnings on service contracts. With the already secured funding for Fiscal Year 2023 and Fiscal Year 2024, projected income for Fiscal Year 2024 and 2025 and current reserves, Red Feather is assured to have sufficient funds to continue all these operations throughout the period of the HPG grant agreement.