



Dreamcatcher

Issued Quarterly By Travois, Inc.

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Travois wins \$80 million New Markets Tax Credit allocation for Indian Country

When Travois entered the New Markets Tax Credit (NMTC) program in 2006, its goal was for Indian Country to use it as widely and effectively as it has used the Low Income Housing Tax Credit program. In late 2009, Travois took a large step in that direction by obtaining an \$80 million NMTC allocation from the Community Development Financial Institutions Fund (CDFI Fund).

“Travois provides capital and services to help Indian Country leaders reach their goals,” said Travois President Lorna Fogg. “Our clients will use this \$80 million national allocation – which can be used anywhere in Indian Country – to create jobs, build wealth and strengthen communities.”

Travois received a \$30 million NMTC allocation two years ago; the most recent award brings its total allocations to \$110 million. NMTC allocations are awarded annually. In the most recent round, 249 companies known as Community

Development Entities (CDEs) applied for allocations. Travois was one of 99 CDEs selected for an award. It was the only CDE to receive a national allocation dedicated exclusively to Indian Country.

“We are looking for projects from Maine to Alaska,” said Travois Chairman David Bland. “Whether a tribe is building a new community facility in Arizona or a Native American entrepreneur is starting a business in Minneapolis, we want to know about it.”

Bland went on to say that there are some restrictions on the funding Travois can provide. Projects must be located in qualifying NMTC low income communities, they must have a development cost of at least \$5 million and they must be located in Indian Country.

He added that Indian Country comprises reservations, Indian lands

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**COMMUNITY DEVELOPMENT
FINANCIAL INSTITUTIONS FUND**

UNITED STATES DEPARTMENT OF THE TREASURY

New Markets Tax Credit projects continued...

in Oklahoma, Native villages in Alaska and cities with large urban Indian populations.

The CDFI Fund will require that Travois put 91 percent of its funding and financing into projects located outside metropolitan statistical areas (MSAs). That means only \$7.2 million can be used for projects inside MSAs.

“If a tribe is building a new

governmental or community facility, undertaking an infrastructure project or starting a business, NMTC financing could help close the gap,” said CDE Director Phil Glynn. “If you have a portion of the funding you need for your project – even if you are under construction already – our allocation can help you access extra funding or complete your required financing package.”

To learn more about projects Travois has completed to date, please visit www.travois.com/default.asp?page=newmarkets&subPage=2.

For more information, contact Phil Glynn at 816-994-8970 or newmarkets@travois.com.

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NMTCs important to success of Bois Forte project

A new, energy efficient Community and Government Services Facility, developed by the Bois Forte Community Redevelopment Corporation (BFCRC), is under construction in Nett Lake, Minn., and is expected to be complete in August 2010. Travois New Markets acted as a consultant on the project, connecting BFCRC to Wells Fargo and a \$3.7 million New Markets Tax Credit investment. Wells Fargo provided an additional \$9.1 million in construction financing.

“We were pleased with the financial acumen and knowledge of Indian Country that Travois brought to this project,” said Bois Forte Tribal Chair Kevin Leecy. “Our focus is on diversifying and strengthening our economy. Creative financing tools like New Market Tax Credits are versatile tools for tribes to utilize.”

“The NMTC program financing structure provided Bois Forte a source of long-term funding to the project that is substantially cheaper and on

more favorable terms that would be conventionally available,” explained Lee Winslett of Wells Fargo’s Community Lending and Investment group. “This creates a domino effect that allows Bois Forte to rent space at below-market lease rates, and tenants increase their benefits to end users: members of the Bois Forte Band of Chippewa.”

The 48,852-square-foot Community and Government Services Facility will be home to community meeting space, Bois Forte Tribal Government offices and a financial service center such as a credit union or branch bank. Projected community impacts include 139 construction jobs created and 70 permanent jobs retained.

The need for a new building became even more urgent last spring when a fire destroyed the tribal government building that had served as an anchor in the community since 1976.

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Pictured: Construction begins on the Community & Government Services Facility. Photos courtesy of Bois Forte Communications.

Bois Forte New Markets Tax Credit project continued ...



Top right: Bois Forte Tribal Chair Kevin Leecy addresses the crowd during the groundbreaking ceremony.

Bottom right: Nett Lake and Spirit Island in August 2009.

Bottom left: Bois Forte Tribal Chair Kevin Leecy, SEH Project Architect David Cihasky, District II Representative Ray Toutloff, Mike Syvesruud, local labor official; Bois Forte Construction Manager Dave Anderson, Bois Forte Planning Director Andrew Datko, Travois New Markets Director Phil Glynn and Wells Fargo Regional President Sherry Valley participate in the groundbreaking.

Clockwise from top left

Top left: Hard hats and shovels are lined up before the ceremony.

Top middle: Secretary Treasurer David Morrison Sr. invited his mother to the podium and showed a sign from the previous tribal government building that bore the names of tribal leaders, including his father, Dan, who built the original tribal headquarters that was destroyed in the July 2009 fire.

“We’re building so much more than windows and walls; we’re building a better future: a Band that rises from the ashes and not only survives but thrives as a proud sovereign nation,” Tribal Chair Leecy said at the Aug. 11 groundbreaking ceremony.

Other speakers at the ceremony included Secretary Treasurer David Morrison, Sr., Bois Forte Band of Chippewa Executive Director Barb Brodeen; District I Representative Cathy Chavers, Travois New Markets Director Phil

Glynn and others. Dozens of band members were in the audience and celebrated with a community picnic following the ceremony.

“We are proud of every aspect of this transaction,” said Phil Glynn, director of Travois New Markets.

“First, we are always interested in community facility projects and will be seeking to use our own new \$80 million allocation in similar projects on other reservations. Second, we are always excited to be involved in projects when the

tribal government is the leverage lender. Bois Forte has employed a financing strategy that should be a model for Indian Country.”

For more information about New Markets Tax Credits, please contact Phil Glynn, director of Travois New Markets, at 816-994-8970 or newmarkets@travois.com.

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NTUA, Travois New Markets receive national award

The Novogradac Community Development Foundation (NCDF) recently honored Travois New Markets and the Navajo Tribal Utility Authority with a community development award. The two organizations received the Non-Metro Qualified Low-Income Community Investment Award at the Novogradac & Company LLP's New Markets Tax Credit Investors Conference, held in October in Chicago.

Last February, Travois New Markets dedicated \$6.4 million in New Markets Tax Credits to the Navajo Tribal Utility Authority to develop two electrical substations on the Navajo Nation and bring power to a remote region that was previously without electricity. The NMTC investment allowed NTUA to finance the project without raising

its customers' rates and complete the project in one year instead of in phases. It brings power to 400 families who were previously living in much more humble circumstances.

A substation is a small area that contains a transformer and associated electrical equipment. The equipment transfers the powerful current that runs through large lines – the type commonly seen in rural areas along highways – to a less powerful current that runs through the lines connected to individual homes.

“This project is extremely deserving of this award, and we are proud to be involved,” said Phil Glynn, director of Travois New Markets. “The Navajo Tribal Utility Authority is an innovative non-profit that recognized the potential

of New Markets Tax Credits, and we encourage other tribal developers to do the same. We would also like to thank U.S. Bancorp Community Development Corporation for providing the capital needed to launch the project.”

For more information about the awards, please visit www.novoco.com/new_markets/ncdf_awards/index.php.



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Cook's corner: Carrot bread

This recipe is a variation on corn bread, developed by the women of the “Five Civilized Tribes”: the Cherokee, Chickasaw, Choctaw, Creek and Seminole, who were traditionally accomplished gardeners and gatherers.

This carrot bread is delicious served warm with butter, but is also a good dessert.

Ingredients:

1 pound carrots, peeled and grated
 1 ¼ cups milk
 1 ¼ cups unbleached flour
 1 ¼ cups cornmeal
 1 ½ teaspoons baking powder
 2 eggs, beaten
 2 tablespoons melted butter or lard

½ cup honey
 ½ cup dried blueberries or raisins

1. Preheat oven to 375 degrees.
2. Place carrots in a saucepan, add milk and bring to a boil. Reduce heat and simmer for five minutes, stirring occasionally. Remove from heat and cool.
3. In a mixing bowl, combine flour, cornmeal, baking powder, eggs, butter and honey. Stir in dried blueberries or raisins, carrots and liquid.
4. Butter a large (5-by-9-inch) loaf pan. Pour batter into pan and bake for 60 to 70 minutes, until a



knife inserted in the bread comes out clean.

Source: “Spirit of the Harvest: North American Indian Cooking” by Beverly Cox and Martin Jacobs

If you have a recipe to suggest, please contact Beth Heap at bheap@travois.com or 816-994-8970.

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Travois development team helps Oklahoma tribe receive tax credit award

Housing Authority of the Seminole Nation to build 25 new homes

In November, the Housing Authority of the Seminole Nation of Oklahoma (HASNOK) was awarded \$513,512 in Affordable Housing Tax Credits (also known as Low Income Housing Tax Credits) for its first tax credit project, Seminole Nation Homes I.

The housing authority will use the investor equity that will be raised to build 25 three-bedroom homes on scattered sites in Earlsboro, Okla. The homes will be rented to tenants whose incomes are at or below 50 percent of the Area Median Income. The homes

will offer about 1,570 square feet of living space, brick facades, washers and dryers in each unit and Energy Star qualified windows and appliances and will be available for purchase by the tenants at the end of the 15-year compliance period.

These new homes will join 20 single family homes that were built in 2006 in the Rolling Meadows subdivision. The Housing Authority will also provide a picnic area, an outdoor covered pavilion for community gatherings, a playground and a greenbelt exercise area as additional amenities.

The Seminole Nation's 2008 Indian

Housing Plan demonstrated a need for more than 1,000 units of affordable housing and that more than 150 families are living in crowded conditions. The Housing Authority currently has a waiting list of 79 households, and these new units will help lessen the housing demand.

For more information about the Low Income Housing Tax Credit program, contact Lorna at development@travois.com or 727-868-2059.

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AHP awards provide gap financing for Indian Country housing

Eight Affordable Housing Program (AHP) applications prepared by Travois were awarded funds recently, totaling \$3.15 million. This grant money will go toward the construction or rehabilitation of 263

housing units for American Indians on reservations in the states of Arizona, Minnesota, Texas, Washington and Wisconsin. Seven of the eight projects are Low Income Housing Tax Credit (LIHTC) projects, and these extra subsidies will reduce or eliminate the need for tribal funding in each project.

"These funds help fill the gaps between the project costs and the investor equity generated through the Low Income Housing Tax Credit program," said Lorna Fogg, president of Travois.

Tribal project name	AHP award	No. of units	Sponsoring bank	FHLB district
Sokaogon Homes I	\$200,000	24	Chippewa Valley Bank	Chicago
Leech Lake Homes V	\$350,000	50	Western National Bank	Des Moines
Leech Lake Homes VI	\$350,000	25	Western National Bank	Des Moines
Ponemah Rental Project 1	\$420,000	14	Wells Fargo, N.A.	Des Moines
White Earth Homes IV	\$350,000	30	Midwest Bank	Des Moines
San Carlos Homes IV	\$640,000	40	Bank of Arizona	San Francisco
Ysleta del Sur Pueblo Homes I	\$600,000	60	Bank of America California	San Francisco
Colville Homes II	\$240,000	20	Golf Savings Bank/Sterling S.B.	Seattle
TOTALS	\$3,150,000	263		

"With AHP, tribal housing authorities stretch their funds so that they can provide even more affordable homes in the future and lessen homelessness, overcrowding and substandard living conditions."

In total, Travois has assisted 19 tribes with 38 successful AHP applications, helping them to receive more than \$15.6 million in AHP funds to build or rehabilitate Indian Country housing. The **Sokaogon Chippewa Housing**

Department will use its \$200,000 award to rehabilitate 24 single family rental homes located on the Sokaogon Chippewa Community Reservation in Crandon, Wis. An additional bedroom and bathroom is being added to each unit, and five units will be made handicapped accessible.

The **Leech Lake Reservation Housing Authority** won funds for two Low

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AHP awards continued ...

Income Housing Tax Credit projects: Leech Lake Homes V and Leech Lake Homes VI. For its fifth project, the housing authority will apply the \$350,000 subsidy to help rehabilitate nine duplexes, two fourplexes and 20 single family homes and build four single family homes in Cass Lake and Bena, Minn. Ten units will be designated for homeless households.

Using the \$350,000 award for its sixth LIHTC project, the **Leech Lake Reservation Housing Authority** will build 25 new homes, consisting of two two-bedroom units, 15 three-bedroom units and eight four-bedroom units, within the boundaries of the Leech Lake Reservation. Five units will be set aside for individuals and households experiencing homelessness.

The **Red Lake Reservation Housing Authority** is developing Ponemah Rental Project I in Ponemah, Minn., and in addition to \$420,000 in AHP funds, it is also using Indian Housing Block Grant funds that were awarded through the American Recovery and Reinvestment Act. Red Lake will build 14 single family homes; which will be split even between two- and three-bedroom homes. Seven homes will be set aside to combat homelessness, and three will provide housing for mentally or physically disabled tenants or those recovering from alcohol or drug abuse.

With its \$350,000 award from the Federal Home Loan Bank of Des Moines, the **White Earth Reservation Housing Authority** will build 30 new homes on scattered sites within the boundaries of the White Earth Reservation in Minnesota. These homes will be marketed toward single female head of households with minor

children, and others homes will be reserved for the elderly, mentally or physically disabled people or homeless households.

The **San Carlos Housing Authority** will use its \$640,000 award to help rehabilitate 25 homes and build 15 new single family houses in Arizona. The 27 three-bedroom units and 13 four-bedroom units will include energy efficient appliances and products.

Eight units will be set aside for homeless households, and 10 units will be set aside for tenants with special needs, such as the elderly, mentally or physically disabled individuals or those recovering from physical abuse or substance abuse.



Above: Rendering of three-bedroom home for San Carlos Homes IV, designed by Travois Design & Construction Services

The **Ysleta del Sur Pueblo Housing Department** will receive \$600,000 in AHP funds to put towards the construction of 30 duplex homes, which will provide 60 affordable housing units to income-qualified members of the tribe in Socorro, Texas. The project also includes a community service facility that will house a police substation, a housing department satellite office and a community meeting room. They will

also construct a 40,000-square-foot park with playground equipment and picnic and activity.

The **Colville Indian Housing Authority** won \$240,000 to construct 20 two-, three- and four-bedroom lease-to-own single-family homes on the Colville Indian Reservation in the northeast portion of Washington. The majority of the units will be set aside for residents earning at or below 50 percent of area median income. The units will be highly energy efficient and will have landscaped yards with sufficient space for play areas and gardens.

The Affordable Housing Program is a competitive program that provides grants and subsidized loans to support affordable rental housing and homeownership opportunities. Member banks partner with developers or community organizations to finance the purchase, construction or rehabilitation of low-income or moderate-income housing.

AHP funds can be used in combination with other programs and funding sources, including the LIHTC program and Native American Assistance and Self-Determination Act (NAHASDA) funds. For more information about AHP, visit the Federal Home Loan Bank of [Des Moines](#), [Chicago](#), [San Francisco](#) or [Seattle](#).

For more information about LIHTC or AHP funds, contact Lorna at development@travois.com or 727-868-2059.

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YDSP's first LIHTC project beginning construction

Construction crews are beginning to build 30 duplex homes, which will provide 60 affordable housing units, for the Ysleta del Sur Pueblo's first Low Income Housing Tax Credit project. The Pueblo is the first tribe in Texas to successfully utilize the Low Income Housing Tax Credit program.

Travois, Inc. acted as a consultant to YDSP and helped the tribe apply for tax credits and Affordable Housing Funds and close with the LIHTC investor.

"YDSP and its housing department have worked tirelessly and creatively to identify and combine multiple funding sources to provide much needed housing and infrastructure for tribal members," said Lorna Fogg, president of Travois. "With this project, YDSP joins our tribal partners in 14 other states who have successfully utilized the tax credit program."

Al Joseph, the Tribal housing director, said the Pueblo has been struggling for years to build housing for the more than 230 low income families on its housing waiting list.

"Building three or four houses a year wasn't making a dent in the great need we have," he said. "Now, we are able to take our vision of providing affordable housing at a significant scale to help some of the neediest families. Special thanks go to Travois, Raymond James Tax Credit Funds, Inc. and Bank of America Merrill Lynch for their efforts in helping the Pueblo leverage this excellent program."

The total development cost is nearly \$7.4 million. The project is being made feasible by a \$781,794 LIHTC award from the Texas Department of Housing and Community Affairs (TDHCA). Bank of America Merrill Lynch will contribute approximately \$5.5 million in equity through an investment fund sponsored and

Pictured: Rendering of YDSP duplex, courtesy of YDSP



managed by Raymond James. Infrastructure, completed in late November, was the first step for the subdivision and totaled \$6 million. Funds for roads, utilities, sewers, sidewalks, gutters, street lighting, traffic signage and a sewer lift station, totaling more than \$2.9 million, were committed through HUD's Title VI Loan Guarantee program and administered via Bank of America Merrill Lynch. HUD's Indian Housing Block Grant (IHBG) program, a Bureau of Indian Affairs' (BIA) road grant and Indian Health Service (IHS) sewer and water grants provided additional funding.

The 60 homes will include energy efficient appliances and products and high quality cabinetry, wall finishes and flooring. Each building will have separate landscaped yards to allow room for play areas and gardens for families. A 40,000-square-foot park with playground equipment and picnic and activity areas will also be created. Construction on the duplexes is expected to be complete by March 2010.

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If I don't say it, who's going to say it for me?



WE CAN'T MOVE FORWARD UNTIL YOU MAIL IT BACK.



IT'S IN OUR HANDS

Robin's rules: compliance questions

by Robin Thorne, director of
Travois Asset Management

Robin Thorne, director of Travois Asset Management, will answer your compliance questions in this quarterly column. This column is not intended to replace Travois Asset Management services.



If you have questions, please send an e-mail to robin@travois.com.

Compliance question

Question: Why must I calculate an employee's income using both the hourly rate and year-to-date (YTD) calculation methods? What do we do if the YTD calculation causes a person to be over income, but the YTD is not an accurate reflection of an individual's current income?

Answer: The simple answer to the first question is that you use both methods to ensure that an individual's income is accurately documented to ensure that the full amount of employment income will not put them over the income limit. The answer becomes more complicated when we attempt to verify an employee's income that has changed over the course of a year (which is not unusual in the current economic climate).

The first approach you should take is the simplest one to qualify the household. Calculate the income using both the hourly rate and the YTD rate. Use the highest amount of income that results from the two calculations for the individual. If this method results in a total gross income for the household that allows them to

income-qualify for a tax credit unit, then no additional work is necessary.

If the YTD calculation results in a total gross income for the individual that jeopardizes the household's ability to income qualify, you should ask the following clarifying questions of the employer:

- Why does the YTD not tie exactly to the hourly wage amount and number of hours worked that was provided on the employment verification form?

In this column: Robin explains the two methods for calculating an individual's income

- Are the beginning and end dates for the YTD total correct? For example, if the YTD total on the employment verification form states Jan. 1, 2009 through April 5, 2009, the chances are good that the beginning date is incorrect. Most payroll years do not end on Dec. 31; therefore, there may be additional weeks that should be included when calculating the YTD income.

Here's an example. The total YTD earnings noted on the employment verification for the time period of Jan. 1, 2009 through Feb. 29, 2009 is \$3,300. The time period is eight weeks.

$\$3,300/8 \text{ weeks} = \$412.50/\text{week}$

If the time period for this employee actually began on Dec. 18, 2008 then an additional two weeks needs to be added to the calculation.

$\$3,300/10 \text{ weeks} = \$330/\text{week}$

Thus the weekly amount changes significantly with this one piece of additional information.

- Has the employee had any job title/position changes that would account for the discrepancy between the YTD and normal hourly compensation totals?

Sometimes people change jobs within the same company. Due to the current economy, many people are taking lower level jobs within the same company and accepting fewer hours and/or less pay just so they can keep a paycheck coming into their home. If that is the situation, you will need to obtain a clarification from the employer demonstrating that the prior year income is not an accurate reflection of what the household currently expects to receive in the upcoming 12 month time period.

The YTD calculation is useful in identifying discrepancies in how an individual's employment income is being reported. It alerts the occupancy specialist to the possibility of more income than is being accurately conveyed on the employment verification. Basically, it raises a question that must be answered.

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Robin's rules continued . . .

Following up on these types of questions provides two benefits:

1. It assists in preventing move-ins of over-income households; and
2. It provides a way to clearly document the tenant file to show that the information that would

have prevented a household from income qualifying was not an accurate reflection of the household's current or expected future income.

If you would like to arrange for an on-site LIHTC compliance training for your staff or to discuss the benefits of an annual asset management

contract, please contact Travois Asset Management at 727-868-2059 or send an e-mail to assetmanagement@travois.com.

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Native Spaces: Passive solar design – it's only natural!

by David Grimes,
AIA, LEED AP

In NATIVE SPACES, Travois Design & Construction Services' quarterly column, team members discuss trends in architectural design, green design techniques, inspection tips and more. For more information about what Travois Design & Construction Services can do for you, contact Ashley Bland at ashley@travois.com or 703-845-9630.

In recent years, there has been a lot of talk about solar design in the United States and abroad. It has become a call to be more in tune with our environment – to reach beyond convenience and live in the way of care and responsibility for our earth and its resources.

Throughout history, American Indians have had a connection with the earth to a degree that, arguably, no other culture on the planet can equal. I wonder, then, will tribal housing projects fully take hold of the principles of energy efficient solar home design?

This way of thinking is not new. One excellent (and quite famous) example of solar design is in Mesa

Below: Mesa Verde National Park, photo by Andreas F. Borchert, Sept. 2006



Verde National Park in southwestern Colorado, where we find the ruins of the Puebloan people, ancestors of the Pueblo and Hopi nations.

Here, finely crafted stone dwellings were fit beautifully into huge alcoves in the cliff face. The heat of the afternoon sun extends deep into the settlement under the massive outcropping and warms the stone floors and walls.

This “thermal mass” absorbs the heat, and then re-radiates the heat long after the sun has gone beyond the horizon.

Whether or not they understood principles of building science is unknown, but what they produced would have been quite comfortable for cold nights.

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Passive solar design continued ...

by David Grimes, AIA, LEED AP

So, then, how do we get back to building in a more integrated way with nature? Below, I will lay out six design principles that are required to create a successful passive solar home design:

1. Select a site with a good southern exposure – A passive solar house needs to have access to southern sunlight.

If we are to be successful with this, we need to think about our building developments differently. Instead of simply trying to get as many houses into as small of an area as possible, we need to plan them such that each of the building sites has the potential for a good southern exposure.

2. Orient the house such that the long axis extends east to west – It is important that the house be placed precisely on the site, such that the building axis is within 10 degrees of east and west in relation to true north. This ensures a greater surface area to the south for maximizing controllable solar gain.

Keep in mind that the southern “solar face” can be designed such that it is the front, back or side of the house. For example, if you desire for your home to have the front entrance facing the morning sun to the east, it can be designed that way, as long as it’s feasible with your specific building site.

3. Maximize the windows to the south, and minimize windows to the north, east and west – As stated previously, in the northern hemisphere, the southern side is the best for maximizing solar gain. We can get good light from the north side; however the heat loss in the winter quickly outweighs the benefit if too many windows are used.

East and west windows are also typically minimized in order to reduce the intense solar heat gain during summer months.

4. Provide adequate overhangs – The overhangs above the windows determine when the house will get the benefit of the southern solar gain, and when the house interior will be in shade.

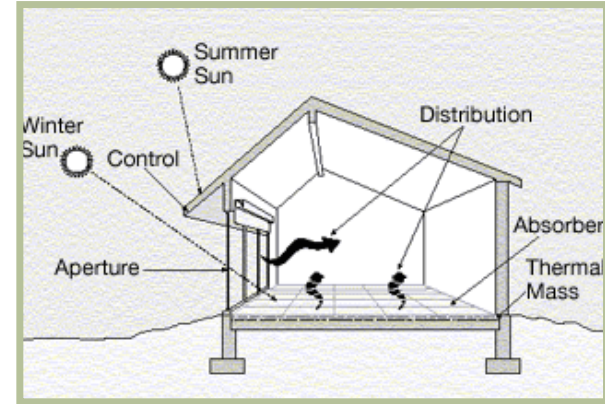
In the summer, when the sun is high in the sky, the overhangs shade the windows and protect the inside of the house from getting too hot.

In the winter, when the sun is low in the sky, they allow the sunlight to reach deep into the house and create warmth.

The depths of the overhangs are calculated based on the latitude of the site, and the times of the year solar gain is desired.

5. Thermal Mass – As with the Cliff Dwellings at Mesa Verde, thermal mass is important in that when the sunlight comes into contact

Pictured: Illustration of overhang, courtesy of U.S. Department of Energy



with it, it stores heat and re-radiates the heat at night to help maintain comfort. But more than that, because through the night the mass has cooled, it will also help keep the house from getting too hot during the heat of the day.

One of the best, least expensive ways of getting sufficient thermal mass is by using exposed concrete slabs in your home. Simply put, thermal mass helps to regulate the temperature of the home and should always be viewed as a vital part of the system.

6. Insulation and Air Barriers – The importance of insulation doesn’t need to be explained, however, most homes that are built today lose much of the heat they work so hard to obtain. This is due to inadequate and/or poorly installed insulation and through unsealed penetrations in the building skin.

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Passive solar design continued . . .

by David Grimes,
AIA, LEED AP

Proper insulation, use of air and vapor barriers, and the sealing of potential air leaks are essential to creating a comfortable and efficient building system. They should be built as tightly as possible, while still allowing enough fresh air to replace any stale air in your home.

A lot goes into designing an efficient, well designed passive solar house, but the payoffs are brilliant.

With little or no additional upfront costs, significant savings on energy bills, overall comfort for the inhabitants, and the pleasure of knowing you're taking good care of the earth are all benefits that can be realized.

I have given the very basics and would recommend that anyone wanting to pursue a passive solar home should do additional research and/or consult with a design professional.

So, will passive solar home design become common practice for new construction projects in Indian Country? My guess is that we'll see it used a lot more in the days ahead.

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Help your tribe, your community and earn extra money

Article submitted by
U.S. Census Bureau



The census is a huge and important task. Hundreds of thousands of temporary workers are needed to fill census taker and other positions.

Aside from the sheer volume of people needed to support the largest civilian mobilization in the country, the Census Bureau hires local workers because they know their communities best and often have much in common with others living there.

Recruitment has begun; however, most hiring will take place in the spring of 2010.

The census is used in distributing hundreds of billions of dollars in federal funding to states and localities for public programs in education, community health care, public transportation, housing, and other areas.

Make sure your tribe is counted – the census also helps determine important aspects of the Low Income Housing and New Markets Tax Credit programs.

Even if you've never thought about being a census taker before, do consider this opportunity.

The Census Bureau offers flexible hours, mileage reimbursement and

good pay. You could help make a difference for your tribe or community.

Pay varies by location and position.

Call 866-861-2010 or visit www.2010censusjobs.com.

The Census Bureau is an equal opportunity employer.

News & Notes

Staff members step into new roles

Bryan Schuler, development director, was invited to join an advisory committee to make changes to the Wisconsin Housing and Economic Development Authority's 2011-2012 Qualified Allocation Plan. The appointment will involve in-person meetings, and Bryan looks forward to

supporting changes that will benefit Wisconsin tribes.

Phil Glynn, director of Travois New Markets, joined the New Markets Tax Credit Coalition Board of Directors, the principle policy voice advocating for the extension and expansion of New Markets Tax Credits.

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News & Notes

JP Latenser, chief investment officer for Travois New Markets, joined Novogradac & Company LLP's New Markets Tax Credit Working Group, which works to resolve technical and administrative New Markets Tax Credit Program issues. Comments and suggestions are agreed to and submitted in writing directly to the Internal Revenue Service and the Community Development Financial Institutions (CDFI) Fund.

New team members

Travois is proud to welcome three new employees. David Grimes, architect for Travois Design & Construction Services, Denise Hartley, compliance specialist for Travois Asset Management, and Brandi Liberty, administrative assistant for Travois Asset Management, recently joined the Travois team.

David is an award-winning licensed architect and LEED-accredited professional who will work to design homes for clients, coordinate services with engineers, surveyors and environmental remediators and suggest innovative ways to incorporate green building design into new construction and rehab projects. David's previous notable projects include an orphanage and school campus in Uganda for AIDS orphans and a school and teacher's house in Guatemala for displaced Mayan Indians. David graduated

from the University of Kansas with a degree in architecture.

Denise will assist the asset management team to ensure that clients' LIHTC projects are rented to LIHTC qualified households and that projects remain in compliance with LIHTC rules and investor requirements for the life of the project. She holds a degree in history with a focus on the history of American Indian education from the University of Missouri-Kansas City and is working toward a master's degree in library science from Emporia State University.

Brandi provides administrative and organizational support to the asset management staff. She graduated from the University of Nebraska-Lincoln with a degree in history and also holds a master's degree in Indigenous Nations Studies from the University of Kansas. Brandi is an enrolled member of the Iowa Tribe of Kansas and Nebraska and a descendant of the United Houma Nation in Southern Louisiana. (Brandi is getting married to Terry Jones in New Orleans and will become Brandi Jones on Feb. 20.)

Rest in peace

Travois is very sad to report that Nancy Two Stars, assistant manager of Dakota Nation Housing Development Corporation, passed away Dec. 21. We offer our

condolences to the entire DNHDC staff and Nancy's family and friends.

Funeral Service for Yvonne Nancy Two Stars, Ideya Inagjin Win, Standing Light Woman, 57, of Sisseton, SD were held on Thursday, December 24 at Sisseton Wahpeton Community Center, Agency Village, S.D. Yvonne Nancy Two Stars was born on September 20, 1952 in Pierre, S.D., to John and Estelline (Bernard) Two Stars Sr. Yvonne attended school in Sisseton, S.D., and graduated from Sisseton, S.D. Following high school she attended Interstate Business College in Fargo, N.D. She went to Minneapolis, Minn., and worked as a telemarketer. Nancy worked as an assistant manager of the Dakota Nation Development Corporation. She liked to travel, visiting Oregon and California and a number of other states. She liked to write, text; she loved the sunrises and sunsets and watching Star Trek and CSI. She liked the Joyce Meyer Ministry, and she did her daily devotions. Yvonne passed away unexpectedly on December 21, 2009 at the Coteau Des Prairies Hospital, Sisseton, S.D. Yvonne is survived by her daughter, two sisters, one brother, two granddaughters, nieces, nephews and extended family.

Graduate degree opportunity

Wake Forest University in Winston-Salem, N.C., is offering scholarships through its Corporate Fellowship

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News & Notes

award to minority students interested in pursuing a Master of Arts in Management degree. The fellowship, designed for recent graduates of liberal arts or science programs, provides full tuition and a \$21,000 stipend to cover living expenses. No separate scholarship application is required. All eligible candidates who apply for the Master of Arts in Management degree will be considered. The enrollment deadline for summer 2010 enrollment is March 1, 2010. For more information, call 336-758-4584 to hear a recorded message or [click here](#). For complete application requirements, visit www.business.wfu.edu/apply.

Northern Cheyenne seeks donations of books and artwork

The Northern Cheyenne Tribal Housing Authority recently opened the first phase of apartments in the Wendell “Turkey” Shoulder Blade Complex in Lame Deer, Mont., made possible through the Low Income Housing Tax Credit program. The one- and two-bedroom apartments are reserved for residents 55 and older. A library has been added to the complex, and Tax Credit Manager Ernest Robinson is leading an effort to outfit the space for tenants. NCTHA is seeking book and periodical donations to fill its shelves and artwork for the walls. Please contact Ernest Robinson at ernestd.robinson@gmail.com or Michael Speelman at projectmanagersbc@gmail.com if you can help.

Both can be reached at 406-477-6419. Travois acted as the consultant on the project, and the renovations were designed and are monitored by Travois Design & Construction Services. The Billings Gazette recently published a story about the project. [Click here](#) to read it.

In the news*

Travois Chairman David Bland contributed an article to the winter issue of the Tribal College Journal. To read the article, [click here](#). To visit TCJ’s Web site, [click here](#).

Indian Country Today published an article about Travois New Markets and the Bois Forte Community & Government Services Facility in December. [Click here](#) to view it.

The January issue of the Novogradac Journal of Tax Credits included an article about Travois New Markets’ work with Coastal Villages Region Fund. [Click here](#) to read it.

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Travois recognized as top small business in Kansas City

[KC Small Business](#) magazine recognizes annually the top 25 small businesses in Kansas City with its 25 Under 25 award. Travois, Inc. is proud to be included in the Class

of 2010. Companies are judged on their financial stability, ability to overcome obstacles and challenges, community involvement, distinguishing or defining characteristics and company vision. An awards celebration will be held Feb. 27 in Kansas City.



We've moved!

Photos of Travois’ new office building, located at 310 W. 19th Terrace Kansas City, MO 64108:



[click here](#) for the next story

Tax credit calendar

February						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

Feb. 12: Idaho Housing and Finance Association – Round 1 Low Income Housing Tax Credit applications due.

Feb. 15: Michigan and Oklahoma annual state compliance reports due.

Feb. 21–24: National Center for American Indian Enterprise Development – 2010 Reservation Economic Summit & American Indian Business Trade Fair; Las Vegas.

Feb. 23–25: National American Indian Housing Council (NAIHC) – Legislative Conference; Washington, D.C. (*Elizabeth Glynn attending*)

Feb. 26: Michigan State Housing Development Authority, North Dakota Housing Finance Agency, and South Dakota Housing Development Authority – Round 1 Low Income Housing Tax Credit applications due.

Feb. 28: Idaho annual state compliance reports due.

Please note that Travois offices will be closed:



Monday, Feb. 15:
Presidents' Day

March						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

March 1: Colorado Housing and Finance Authority, Texas Department of Housing and Community Affairs – Round 1 Low Income Housing Tax Credit applications due.

Michigan State Housing Development Authority – Round 2 Low Income Housing Tax Credit applications due.

Federal Home Loan Bank of Topeka – 2010 Round A Affordable Housing Program (AHP) applications due.

March 1–4: National Congress of American Indians (NCAI) – 2010 Executive Council Winter Session; Washington, D.C.

March 8–10: National Council of State Housing Agencies (NCSHA) – 2010 Legislative Conference; Washington, D.C.

March 15: Federal Home Loan Bank of Dallas – Round A Affordable Housing Program applications due.

Iowa Finance Authority, Arizona Department of Housing – Round 1 Low Income Housing Tax Credit applications due.

Arizona and Kansas annual state compliance reports due.

March 19: Nebraska Investment Finance Authority – Threshold Review Due for Round 2 Low Income Housing Tax Credits.

March 26: Wisconsin Housing and Economic Development Authority – Round 1 Low Income Housing Tax Credit applications due.

April						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

April 1: First round Affordable Housing Program applications due for the Federal Home Loan Bank of Cincinnati and the Federal Home Loan Bank of San Francisco.

April 9: Mississippi Home Corporation – Low Income Housing Tax Credit applications due.

April 23: Nebraska Investment Finance Authority – Round 2 Low Income Housing Tax Credit applications due.

April 29 (tentative): Maine State Housing Authority – Round 1 Low Income Housing Tax Credit applications due.

April 29–30: Novogradac & Company LLP – Renewable Energy Tax Credit Conference; San Francisco.

April 30: North Dakota Housing Finance Agency – Round 2 Low Income Housing Tax Credit applications due (if 2010 credits still available).

Did you receive *Dreamcatcher* as a forward from someone else?

To sign up for your own copy, e-mail dreamcatcher@travois.com and write “subscribe to news” in the subject line.

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