



Dreamcatcher

Issued Quarterly By Travois, Inc.

Vol. 11, Spring 2010

Development team helps three tribes receive tax credit awards for new housing

Inside this issue:

Travois works with congressional representative to lobby OCC 3

Cook's corner3

2010 Travois Conference4

SCAHA closes with investor.....6

Menominee partnership 7

Q&A with SBC president8

Robin's rules: compliance questions 10

2010 Census news 11

Native spaces: what is a design charrette?12-13

TMHA named Champion of Affordable Housing 14

News & notes14-15

Tax credit calendar 16



Though the competition for Low Income Housing Tax Credits (LIHTCs) is as intense as ever, Travois' housing development team recently helped two tribal housing authorities in Minnesota and one in North Dakota receive a total of more than \$2 million in tax credit awards. Once sold to investors, it is estimated that these tax credits will generate about \$9.4 million in investor equity that will go toward the construction of 78 new homes.

The **Leech Lake Reservation Housing Authority** of Cass Lake, Minn., was awarded \$643,942 in tax credits which is expected to generate more than \$4 million in investor equity. Of the 25 new homes that will be built, four homes will be reserved to provide shelter for previously homeless residents, and the remaining homes will target single parents with children.

The homes will be affordable to households at 50 percent of the Area Median Income (AMI). The housing authority will also offer Energy-Star

appliances, ceiling fans, garages and high speed internet access.

Leech Lake has six previous LIHTC projects; it has received tax credits awards to build or rehabilitate 170 homes.

The **White Earth Reservation Housing Authority** of Waubun, Minn., received an award of \$846,302 in tax credits, which is expected to generate more than \$5.5 million in investor equity, for its fourth LIHTC project to construct 30 new single-family homes. Four homes are reserved for long-term homeless tenants and all homes will be targeted to single parent households.

The housing authority will build 20 three-bedroom units and 10 two-bedroom units. The homes will be affordable to households at 50 and 60 percent AMI, and high speed internet access will be offered among other amenities. Travois Design & Construction Services is providing architectural drawings for this project.

[click here to continue reading.](#)

State	Housing entity	No. of units	tax credit allocation	est. investor equity
MN	Leech Lake	25	\$643,942	\$4,249,595
MN	White Earth	30	\$846,302	\$5,585,036
ND	Turtle Mountain	28	\$516,598	\$3,394,723
	TOTALS	78	\$2,006,842	\$9,409,354

Low Income Housing Tax Credit awards continued...

“All of our efforts came together,” said Robert Durant, executive director of White Earth Reservation Housing Authority. “Now 30 new homes will be constructed throughout our tribal nation, and this construction will provide employment for our people. We all can be proud of stimulating our economy to benefit everyone in this area and sharing the road to national economic recovery.”

In its three LIHTC previous projects, White Earth built a total of 89 new homes, though it still has more than 100 families waiting for affordable housing.

The **Turtle Mountain Housing Authority** of Belcourt, N.D. recently received an award of \$516,598 in LIHTCs from the North Dakota Housing Finance Agency (NDHFA). This award is expected to generate more than \$3 million in investor equity.

Of the 28 new units that will be built, five will be reserved for either disabled or previously homeless residents. Three units will be affordable to households at 30 percent AMI and 25 units will be affordable to households at 60 percent AMI.

The housing authority will install Energy-Star windows, appliances and lighting fixtures and water-conserving appliances and fixtures in the project. Each building will include an elevator, a community room with kitchen facilities, exterior landscaping and wiring for high speed internet access. The units are expected to be complete and occupied by December 2011.

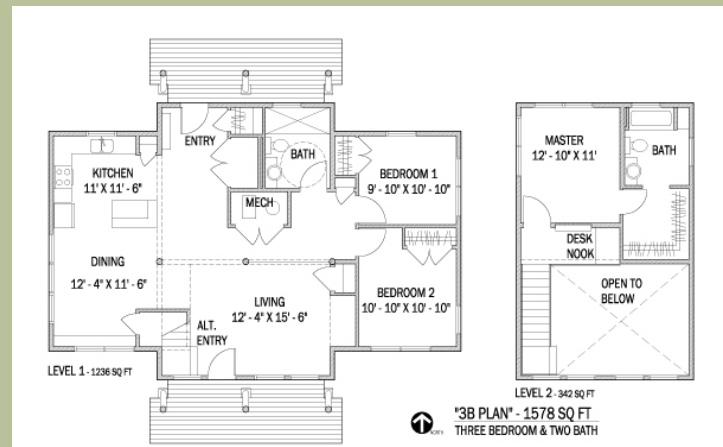
“The housing needs on the Turtle Mountain Reservation are great,” TMHA Executive Director Ron Peltier said. “The Low Income Housing Tax Credit program is a viable option to meeting this need.

This project will provide 28 homes to our community. Although it is a strenuous process, at the end of the day, it is a great feeling to know that we are doing what we can to meet our needs.”

Turtle Mountain Housing Authority has used the Low Income Housing Tax Credit program to build or rehabilitate 101 homes with a total value of about \$11.3 million. In late February, TMHA was recognized as a Champion of Affordable Housing at NDHFA’s Statewide Housing Conference (see Page 14 for the full story and photos).

To learn more about the LIHTC program, contact Lorna Fogg at 816-994-8970 or lorna@travois.com.

[click here](#) for the next story.



Pictured left and right: An architectural elevation and floor plan for White Earth’s three-bedroom, two bathroom homes. The homes will be highly energy efficient thanks to passive solar design, premium building envelope components (insulation, windows and doors) and energy-saving light fixtures and appliances. Alternative energy production strategies are being explored. Plans are copyrighted by Travois Design & Construction Services.

Travois works with Rep. Herseth Sandlin on behalf of tribes by Elizabeth Glynn, vice president

After several months of work with Travois staff, Rep. Herseth Sandlin, D-S.D., submitted a letter on May 10 to the Office of the Comptroller of the Currency (OCC) advocating for increased investment on tribal lands.

A big thank you goes to our clients and associates who called or made other efforts to get their congressmen and women to sign on to this letter. It could not have been done without you.

Thirteen congressmen and women joined her as co-signors including Rep. Barney Frank, D-Mass., chairman of the House Financial Services Committee that oversees the Community Reinvestment Act (CRA); and Rep. Nick Rahall, D-W.Va., chairman of the House Committee on Natural Resources, which oversees American Indian issues. The letter is meant to encourage investment on tribal land and provide greater

access to credit for tribes and tribal entrepreneurs.

The letter asks the OCC to issue guidance stating that financial institutions subject to CRA can receive equal consideration for investments made in economically distressed tribal communities as for investments made within their assessment area.

The CRA, enacted by Congress in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate and requires that each institution's record in meeting the credit needs of its community be evaluated periodically.

CRA examinations are conducted by the federal agencies that are responsible for supervising depository institutions including the OCC.

In order to score well on their CRA exams, banks and other depository institutions typically invest in the cities and towns where they own branches and ATMs.

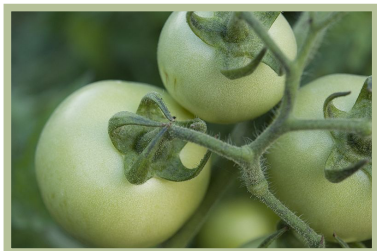
Rep. Herseth Sandlin and Travois want banks to understand that they will receive the appropriate credit on their exam for investments made outside of their service area – a move Travois and Herseth Sandlin hope will provide tribes with better access to credit and encourage banks to invest in Low Income Housing Tax Credit financed housing on tribal land.

For a copy of the letter Rep. Herseth Sandlin sent to the OCC, [click here](#).

For more information, contact Elizabeth Glynn at elizabeth@travois.com.

[click here](#) for the next story.

Cook's corner: fried green tomatoes



Whether inclement weather leaves tomatoes unripe or the cook decides to use them before their prime, fried green tomatoes are simple to prepare. Eat them in early summer with simple grilled meats or as a delicious accompaniment to lightly seasoned trout.

Ingredients

1 tablespoon corn oil
2 green tomatoes
½ cup fine- or medium-grind cornmeal
Pinch of sea or kosher salt
Pinch of freshly ground black pepper

Directions

1. Place the oil in a heavy sauté pan over medium heat.
2. Slice the tomatoes and dredge both sides in the cornmeal.
3. Place the tomatoes in the sauté pan and cook, turning once, for

one to two minutes on each side, until lightly browned.

4. Season with salt and pepper.
5. Set the tomato slices on a paper towel to drain and serve immediately.

Recipe from "Foods of the Americas: Native Recipes and Traditions."

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

[click here](#) for the next story.

Save the date: 2010 Travois Conference: Aug. 31-Sept. 2

Please save the date for the **10th Annual Travois Indian Country Tax Credit Conference**, to be held Tuesday, Aug. 31–Thursday, Sept. 2 at the [Marriott Country Club Plaza](#) in Kansas City, Mo.

This conference is going to be our best ever! We are celebrating 15 years in business in 2010 and have big plans for this year's conference.

This year's theme is the "art of housing and economic development," and conference sessions will cover Indian Country housing, economic development, asset management and design and inspection topics.

Keynote speaker and other speakers:

- **Kevin Red Star**, an acclaimed Crow painter and printmaker whose works have been featured in exhibitions around the world, will be our keynote speaker and will give a talk at the Sept. 1 luncheon.

He has been commissioned to create a work of art for a commemorative poster that will be given to each conference attendee. Visit his website for more information: www.kevinredstar.com.

- **Curator Gaylord Torrence** of the Nelson-Atkins Museum of Art in Kansas City, Mo., will introduce the artwork in the museum's American Indian galleries at the conference luncheon on Aug. 31. He joined the staff of the Nelson-

Atkins in 2002 as founding curator of the Department of American Indian Art and led the museum's major installation of new galleries, which opened in November 2009. For more information about the galleries, [click here](#).

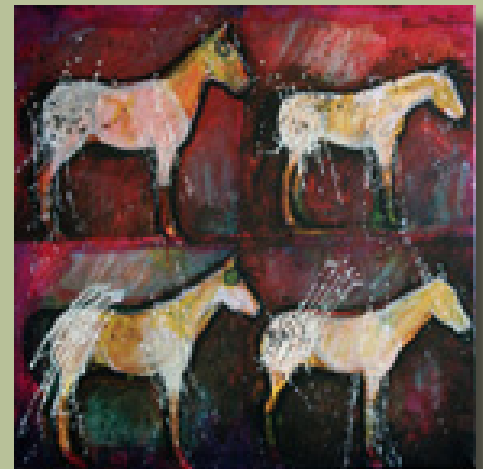
- **R. Eli Paul**, vice president of museum programs at the National World War I Museum, will speak at the Sept. 2 luncheon. Paul is the editor of "Autobiography of Red Cloud: War Leader of the Oglalas."

The National World War I Museum at Liberty Memorial, located in Kansas City, Mo., is the first and only American museum solely dedicated to remembering and preserving the objects, history and personal experiences of WWI. Visit the museum's website at www.theworldwar.org.

New this year:

- Conference sessions will be held over three days beginning Tuesday morning and ending Thursday afternoon. Attendees who would like to sit down for one-on-one sessions will be able to make appointments for "office hours" on Friday, Sept. 3. This day is optional.
- For our opening reception on Tuesday night, we will visit the new American Indian galleries at the Nelson-Atkins Museum of Art.

[click here](#) to continue reading.



Pictured top to bottom: Kevin Red Star, acclaimed Crow artist, will be the keynote speaker at the 10th Annual Travois Indian Country Tax Credit Conference on Wednesday, Sept. 1.

"Crow Ponies 2" courtesy of Kevin Red Star.

"Red Star Tipi" courtesy of Kevin Red Star.

2010 Travois Conference continued...

Karaoke night at [Jardine's Restaurant and Jazz Club](#), located across the street from the Marriott Country Club Plaza, will follow the opening reception.

- American Indian artists and craftspeople who wish to sell their

works to conference attendees are welcome. Space is available for rental on a first-come, first-served basis.

For more information, contact Brandi Jones at 816-994-8970 or bjones@travois.com.

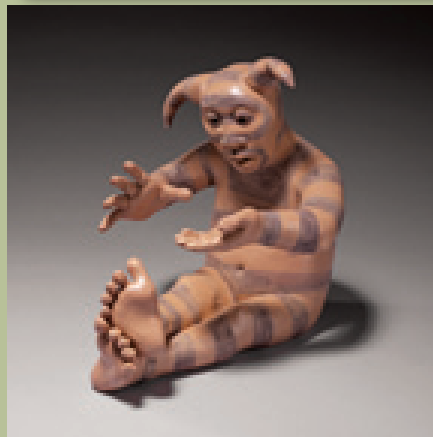
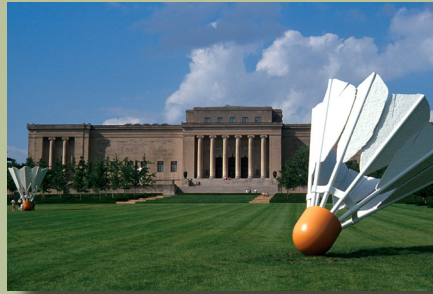
Visit our [conference website](#) for more details. Online registration will be available soon. Contact Beth Heap with questions at 816-994-8970 or bheap@travois.com.

[click here](#) for the next story.

Things to do in Kansas City!



Above: The Country Club Plaza, an outdoor shopping and entertainment district located just blocks from the conference hotel, is filled with romantic Spanish architecture, European art and dazzling fountains. Photos are courtesy of the Kansas City Convention & Visitors Association.



Above, top to bottom: Exterior of the Nelson-Atkins Museum of Art; American Indian Art Gallery, The Nelson-Atkins Museum of Art, Kansas City, Mo.; Roxanne Swentzell (b. 1962), North American Indian, Santa Clara, New Mexico. Kosha Appreciating Anything, 1997. Clay and pigment, 16 x 13 x 17 inches. Purchase: the Donald D. Jones Fund for American Indian Art, 2003.22. © 1997 Roxanne Swentzell.



Above, top to bottom: Exterior of National World War I Museum at Liberty Memorial; Glass bridge over poppy field inside National WWI Museum; The Chronology Wall inside the museum. Photos are courtesy of the National World War I Museum at Liberty Memorial.

SCAHA closes with investor on fourth LIHTC project

The **San Carlos Apache Housing Authority** of San Carlos, Ariz., recently closed with an investor on its fourth Low Income Housing Tax Credit (LIHTC) project, and construction on the project has begun.

Travois assisted through the process and has consulted on SCAHA's three other LIHTC projects, which built or rehabilitated 130 homes.

This 40-unit project is a combination of rehabilitation and new construction, and all units are located within the boundaries of the San Carlos Apache Indian Reservation.

The 25 units that are being rehabilitated are located in the Tufa Stone neighborhood, and 15 new units and a community building will be built in an adjacent neighborhood called Twin Mesquites.

The project was awarded \$809,299 in tax credits from the Arizona Department of Housing. The sale of these tax credits generates \$5,502,683 in investor equity.

The project's total development cost is \$8,338,395. SCAHA also received a \$640,000 Affordable Housing Program award from the Federal Home Loan Bank of San Francisco, which will reduce the tribal funding needed to complete the project.

All units are anticipated to be complete by November 2010. The units will become homes for families whose incomes are at or below 40 percent, 50 percent and 60 percent of the Area Median Income.

Travois Design & Construction Services, LLC provided architectural designs for the homes.

What does it mean to "close" with an investor in a LIHTC project?

After a tribal developer successfully completes a LIHTC application and receives an allocation of tax credits from its state, the project can then move toward closing with an investor.

This closing is similar to a real estate closing when individuals purchase a home, though it requires a great deal more paperwork and time.

To close a project, the tribal developer and its consultant must gather all of the due diligence items to make the investor feel comfortable with the transaction,



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

including appraisals, environmental reports, construction budgets, architectural drawings, among other documents.

At closing, the tribal developer and the investor agree to the price that the investor is going to pay for the tax credits. These funds go toward the rehabilitation or construction of

a project and reduce the amount the tribe will need to contribute. The investor does not need to be paid back because it receives tax credits in return.

Next, construction can begin, and depending on the project and the promises made, the investor may start providing funds immediately.

Investors are interested in buying tax credits to reduce the amount of taxes they owe the federal government. Tax credits offset their taxes on a dollar-for-dollar basis for a 10-year period. Tax credits are bought at a reduced rate since the investor contributes money now but receives their benefits over a period of 10 or more years.

In this way, the LIHTC program encourages private investment in low-income housing.

While the tax credit market has slowed in the last few years due to the economic recession, investor interest is returning, and Travois expects to see renewed enthusiasm for the LIHTC program in Indian Country.

Investors have placed more restrictions on their investments in the wake of the economic downturn and LIHTC closings are taking longer than in years past, but Travois is confident that conditions will improve in 2010 and 2011.

For more information, contact Lorna at development@travois.com or 816-994-8970.

[click here](#) for the next story.

Tribal college students gain real-world experience with LIHTC home

Information and photo courtesy of Menominee Tribal Housing Department

Through a unique partnership with the **Menominee Tribal Housing Department**, students of the College of Menominee Nation (CMN) of Keshena, Wis., are getting hands-on experience rehabilitating a home and building storage sheds for the housing department's fourth Low Income Housing Tax Credit project.

Travois helped Menominee secure \$263,001 in Low Income Housing Tax Credits in 2007 from the Wisconsin Housing and Economic Development Authority (WHEDA). The sale of the tax credits to an investor generated \$2,406,466 that was used to rehabilitate the home the students worked on and 18 other homes as well.

Thirteen male and three female CMN students were offered this opportunity through a one-year certificate program, Sustainable Residential Building Systems. Instructor and journeyman carpenter Craig Fox leads the program and prepares students for a career in the residential building industry with a green building emphasis. Fox has called the opportunity for his students "indispensable and awesome."

With guidance from Jerry Nunway, the housing department's tax credit project manager, and supervision from Fox, students worked on a house that was being updated and renovated to become fully handicap accessible. They performed a variety of tasks from demolition to framing to some finish work.



Pictured: College of Menominee Nation students helped renovate this home to make it handicap accessible, through a partnership with the Menominee Tribal Housing Department.

Students learned of the need to coordinate tasks with plumbers, electricians, landscapers and other contractors hired on the project and the specifications associated with the need to meet requirements under the American with Disabilities (ADA) Act of 1990.

The home's accessibility features include a roll-in shower, closets with adjustable rods and shelving, an accessible kitchen counter, a five-foot turning diameter for wheelchairs in the kitchen and bathroom and accessible switch heights for electrical devices, among others.

The students are also building backyard storage shed units for the project and they gained practical experience in blueprint reading. With the exception of the concrete work, they are building the sheds "literally from the ground up," said Betty Jo Wozniak, executive director of the Menominee Tribal Housing Department.

Wozniak leads the Menominee Housing Department, which has worked with Travois to receive tax credit awards for six projects. Four projects are complete and 86 homes have been built or rehabilitated with a value of more

than \$12.3 million. Menominee also recently submitted two more tax credit applications, and announcements are expected in June.

"Menominee Tribal Housing is proud to be able to offer the opportunity for practical experience in this area," Wozniak said. "It not only benefits the students directly, but it also provides support for the community and instills a sense of pride about our ability to address our needs. We intend to continue this partnership as long as we are able and Craig Fox agrees that working with the housing department has many rewards."

In March, the College of Menominee Nation held a luncheon to honor and thank local community groups who worked with CMN to bring growth and improvement to the Menominee Reservation and the members of the Menominee Tribe. The Menominee Nation Tribal Housing Department was one of the 17 partners honored.

For more information about the Low Income Housing Tax Credit program, contact Lorna at development@travois.com or 816-994-8970.

[click here](#) for the next story.

Q&A with Laurel Vermillion, president of Sitting Bull College

Phil Glynn, director of Travois New Markets, recently interviewed **Sitting Bull College President Laurel Vermillion**, Ph.D., to learn about the tribal college's success building its campus, its capital campaign and opportunities for the future.

Dr. Vermillion is a member of the Hunkpapa-Lakota peoples of the Standing Rock Reservation and a graduate of Sitting Bull College and also holds bachelor's, master's and doctorate degrees from the University of North Dakota. She serves on the Travois New Markets Advisory Board and helps guide the Community Development Entity's investment of New Markets Tax Credits and private investor capital into low income communities.

Sitting Bull College, located in Fort Yates, N.D., was established in 1973. It is accredited by the North Central Association of Colleges and Schools Commission on Higher Education and is a member of the North Dakota Association of Tribal Colleges and the American Indian Higher Education Consortium. The college offers bachelor's and associate's degrees, general college transfer programs and vocational instruction. For more information, visit www.sittingbull.edu.

Q: This spring you traveled with students to Washington, D.C., to meet with Congressional representatives. What did you discuss?

A: We usually take our students and visit our state's senators and representatives. We visit North Dakota and South Dakota legislators to talk about the students' stories. The congressional representatives

have heard the college presidents talk before. This is the time when students get to tell their stories. They talk about their journeys through higher education.

Over and over, students talk about how they might not have even thought about going to college – it was out of their reach – but because the tribal colleges are right near home they are more apt to start taking classes. Once they start taking classes—we have one-on-one communication and rapport – the students' self-esteem and self-confidence builds. They learn more about their own culture and history ...



Above: Sitting Bull College President Laurel Vermillion, Ph.D., serves on the Travois New Markets Advisory Board.

Many times, because of assimilation and other factors, many of the students do not have someone at home who is teaching them about their own history and culture. Sometimes, it is not until college that they learn about culture and heritage.

It is part of our mission at the college to pass that information on about cultural heritage. Every course we offer has some cultural aspect. They

learn about who they are through their courses.

Q: The school year is now over – finals were on April 28 and graduation was on May 5 – what will you remember about this academic year in the future?

A: I think what will stand out most is the fact that we are in the middle of our capital campaign.

We have built six facilities in six years. This year, currently, we are finishing up our financial center. This will finally bring our business office to our new campus. Currently, we are also under construction for a technical center. This will bring our building trades and maintenance programs to the new campus (in Fort Yates).

I will remember this as the year that we brought everybody on to our new campus.

Q: You are in the midst of a campus capital campaign with a \$40 million goal. How will the campus be different when the campaign is complete?

A: I will start with where we came from. In 1973, we began holding classes in an old skills center built by the tribe. The college rented the skills center from the tribe for \$1 a year. It had a flat roof and, early on, it started to leak. You would fix the leak and there would be another leak. It was really a dysfunctional building, but it was the only building we had.

We had buckets sitting everywhere—we called it Bucket Hall. It was because of Bucket Hall that we started looking at

[click here](#) to continue reading.

Q&A continued . . .

a new facility. The president before me – Ron His Horse Is Thunder – it was kind of his vision that we move to our current site.

So, we began the process of trying to build the campus in 1999. Everyone will be out there this summer. We went from one big building to this new campus which has seven buildings.

We are a true campus with different programs in different buildings. When we had the first building complete—the Science and Technology center—I remember walking through it and watching students in their beautiful building and beautiful classrooms.

A student said “I can’t believe I am sitting in this new building. I feel pretty special.”

That is what it’s all about. We want them to believe they are special. The new campus wasn’t easy; it was a labor of love.

Currently, we are looking at our next steps. We are looking at dorms and solo housing. We are leaning toward solo housing. Along with that, we need to have something for those students to do.

We have 18 [Low Income Housing Tax Credit] units currently. If we are going to bring a lot of students to this area, we realize we need to also offer something to do – wellness center, gym, retail. After that, we are probably looking for faculty and staff housing.

Q: Business administration has the highest enrollment of the college’s programs. Why do you think it is so popular?

A: I think it is probably because of the work that may be available here. Once a student completes the degree, many of the programs they want to work for require a business degree – directors for the tribe, for example.

I have heard many of them say they want to start their own business. They can put that degree to use here on the reservation.

Another part of that is we just recently started an accelerated program so students can go through that quickly. That is also something that is really enticing.

“That is what it’s all about. We want [the students] to believe they are special. The new campus wasn’t easy; it was a labor of love.”
~Dr. Vermillion

Q: What do you see as the biggest challenge for American Indian higher education in the coming decade? What is the biggest opportunity?

A: Probably the biggest challenge is continuing funding. We are currently funded at about \$5,800 per Indian Student Count (ISC) in federal funding per student, although the authorized

funding is at \$8,000 per ISC. For many of the TCUs, this is our main funding source.

Many of us that are smaller, we get tuition, but when you have small numbers you are going to have small amounts coming in.

The biggest opportunity would be the partnerships that we have with each other – the other tribal colleges. We work really well together in North Dakota. There are six tribal colleges, and we have an association – we meet every month. The partnerships there are fantastic. I see that continuing to be a big opportunity to help each other.

I also see that happening between the college and the tribe. We have started meeting with the K-12 schools monthly, and we do strategic planning.

That has also been excellent. The schools really appreciate that they can sit down at the table with each other.

The K-12 schools and the Standing Rock Tribe have begun to view Sitting Bull College as the main training and education resource for them. This is a huge step in the right direction for all of us.

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

[click here](#) for the next story

Stop by the Travois booth (No. 2) at the National American Indian Housing Council convention and trade show, to be held May 25–27 in Minneapolis. Say hello to Travois staff members, get your questions answered and learn more about the services we offer!

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 questions: live-in aides

Question: We have recently received a number of inquiries relating to live-in aides. It is important that occupancy staff and tax credit households understand the rules regulating live-in aides, especially if the household intends to have a relative acting as a live-in aide. In this column we will provide the U.S. Department of Housing and Urban Development (HUD) published guidelines for live-in aides and then provide a couple of examples to clarify how the rules are implemented.

The HUD Handbook (4350.3 REV-1 CHG-3) defines a live-in aide as follows:

1. A person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities, and who:
 - a. Is determined to be essential to the care and wellbeing of the person(s);
 - b. Is not obligated for the support of the person(s); and
 - c. Would not be living in the unit except to provide the necessary supportive services.

2. To qualify as a live-in aide:

- a. The owner must verify the need for the live-in aide. Verification that the live-in aide is needed to provide the necessary supportive services essential to the care and well-being of the person must be obtained from the person's physician, psychiatrist or other medical practitioner or health care provider.

The owner must approve a live-in aide if needed as a reasonable accommodation in accordance

In this column: Robin explains HUD guidelines and gives a few examples to clarify live-in aide rules.

with 24 CFR part 8 to make the program accessible to and usable by the family member with a disability. The owner may verify whether the live-in aide is necessary only to the extent necessary to document that applicants or tenants who have requested a live-in aide have a disability-related need for the requested accommodation.

This may include verification from the person's physician, psychiatrist or other medical practitioner or health care provider.

The owner may not require

applicants or tenants to provide access to confidential medical records or to submit to a physical examination.

- b. Expenses for services provided by the live-in aide, such as nursing services (dispensing of medications or providing other medical needs) and personal care (such as bathing or dressing), that are out-of-pocket expenses for the tenant and where the tenant is not reimbursed for the expenses from other sources, are considered as eligible medical expenses. Homemaker services such as housekeeping and meal preparation are not eligible medical expenses.

- c. Qualifies for occupancy only as long as the individual needing supportive services requires the aide's services and remains a tenant. The live-in aide may not qualify for continued occupancy as a remaining family member. Owners are encouraged to use a HUD-approved lease addendum that denies occupancy of the unit to a live-in aide after the tenant, for whatever reason, is no longer living in the unit. The lease addendum should also give the owner the right to evict a live-in aide who violates any of the house rules.

- d. Income of a live-in aide is excluded from annual income.

[click here to continue reading](#)

Robin's rules continued . . .

Example #1

A household with a single parent and two minor children applies for occupancy in an LIHTC project and lists the head of household's (HOH) mother as a live-in aide. The HOH was recently disabled and shows no income. The only source of income listed on the application is the grandmother/live-in aide's employment income. The grandmother/live-in aide's total income is over the 60 percent set aside limit for the LIHTC project. How can this household qualify for the LIHTC unit?

Issue #1: The household has no income and cannot demonstrate an ability to pay rent or utilities. Remember, the live-in aide's employment income is not counted, and it cannot be counted/used for the "support of the person" or household. Therefore, unless the household can demonstrate income sufficient to pay the rent and utilities for the unit, the household will not qualify for the LIHTC unit.

Issue #2: The grandmother/live-in aide's income puts the family over the 60 percent income limit. This is not a problem as the live-in aide income is NOT counted toward the household income.

Issue #3: If something happens to the HOH and he/she is unable to remain in the unit and care for the minor children, the grandmother/live-in aide must vacate the unit. Remember, the live-in aide can only remain in the unit as long as the person who requires their services remains in the unit. If the person requiring the live-in aide services is transferred to a long-term care facility or passes away, the live-in aide must vacate the unit.

In this example, if the grandmother/live-in aide wished to reside in the unit to care for the minor children, she would need to income qualify for the unit. This would be treated as a new move-in with the grandmother (prior live-in aide) listed as the HOH. If the grandmother was not able to income qualify for the unit, she

would not be able to remain in the home.

Example #2

A household applies for a LIHTC unit with the following household composition: wife, husband, two children over the age of 18. The husband lists himself as a live-in aide for his disabled wife.

Issue #1: Can a husband be listed as a live-in aide for a wife? No. A live-in aide cannot reside in a unit with other nuclear family members. Remember, to meet the definition of a live-in aide, the person "would not be living in the unit except to provide the necessary supportive services."

If you would like to arrange for an on-site LIHTC compliance training or to discuss the benefits of an annual asset management contract, please contact Travois Asset Management at 816-994-8970 or send an e-mail to assetmanagement@travois.com.

[click here for the next story.](#)

2010 Census news: next steps to complete count

Article submitted by U.S. Census Bureau's Al Midkiff



The 2010 Census is our voice. By participating, we speak for the generations of Native people before us and

for those yet to come. It's our tool to let others know who we are and what we need.

The census data can help determine our Native communities' needs for

schools, housing, healthcare facilities and roads. Filling out the 2010 Census form is easy, important and safe. People from your community working with the Census Bureau may stop by to help you complete the form. Please speak with them. They are only asking for a small amount of time.

THANK YOU to those who have already completed your Census form

and to our partners who helped spread the word on the importance of being counted.

For those who have not yet had the opportunity to be counted, remember, **the strength of our people is in our voice. It's in our hands.** For more information, visit 2010census.gov.

[click here for the next story.](#)

Native spaces: what is a design charrette?

by Ashley Bland, director of Travois Design & Construction Services

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.

A charrette (pronounced [shuh-ret]) consists of an intense period of design activity.

In fields of design such as architecture, landscape architecture, industrial design, interior design or graphic design, the term charrette may refer to an intense period of work by one person or a group of people prior to a deadline. The period of a charrette typically involves a focused and sustained effort.

Thought to originate from the École des Beaux-Arts in Paris in the 19th century, the word charrette is from the French for "cart" or "chariot."



In the 16th, 17th and 18th century when travel took long periods, a charrette referred to long carriage rides in which politicians and policy makers would be sequestered together in order to collaborate in solving a set problem over the duration of their journey. This origin is most similar to the current usage of the word in the design world. (Information courtesy of Wikipedia.)

In 2009, Travois Design & Construction Services began offering a "design charrette" as part of our architectural services package. The goal for this meeting is to provide an opportunity for our architectural team to come together with representatives from the housing authority and/or

local community to brainstorm and generate ideas for a new housing project.

We conducted our first charrette in October 2009 with the Lac Courte Oreilles Housing Authority and had a great turnout and terrific input from the LCOHA team. Our second charrette was held in March 2010 for the White Earth Reservation Housing Authority, and again, we received excellent feedback.

"A charrette is typically held in the beginning stages of a project, after tax credits have been awarded but well before the planned construction period."

A charrette is typically held in the beginning stages of a project, after tax credits have been awarded but well before the planned construction period. This visit gives us an opportunity to see the site, present schematic drawings and propose products and materials to help foster a productive discussion.

We may provide details about the benefits of Energy-Star appliances, windows and doors, or if the budget allows, opportunities to incorporate alternative energy sources. We will recommend materials that we have found to be successful for other projects and request feedback from participants to draw upon their knowledge of local materials. The initial meeting is also an opportunity to review all of the tax credit program design requirements and commitments and ensure they are included in the scope of work.

We have found that we learn so much by sitting down with housing authority staff, housing board members, tribal members and potential residents. And the feedback from our clients is positive! They appreciate the opportunity to weigh in and direct the designs for their future homes.

For example, in a recent charrette, tribal members were very interested in passive solar energy. We are currently developing four model units for them that will incorporate all the features of passive solar design and will be extremely energy efficient.

After a charrette is complete, our design team attempts to incorporate as many ideas as possible into the designs, and we submit preliminary plans to the housing authority for review. The housing authority may approve the designs as submitted, or as most often is the case, we will work together to incorporate a few additional ideas and suggestions.

Once the preliminary designs are approved, they are used to create a final set of construction documents (plans, specifications and budget), which can be used for closing with the investor, bidding for construction, finalizing a construction contract and finally building the development.

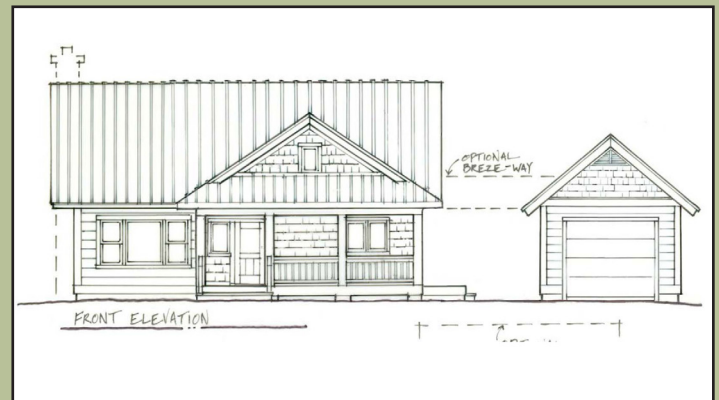
If you are planning a new project and are interested in learning more about our design charrette and other architectural services, please contact Ashley Bland, ashley@travois.com.

Please see the next page for images that have inspired our team and our clients during past charrette meetings.

[click here](#) to continue reading.

Native spaces continued...

Near right: This image shows fantastic woodworking in a roundhouse at the White Earth Reservation. All local materials were installed by talented craftsmen, which is a great example of drawing inspiration from local materials and traditions. Far right: This is a great example of using solar energy and unique and inexpensive building materials. Below left: The image is a preliminary sketch of a passive solar unit for the White Earth Reservation using some similar materials.



Second row from top, right photo: This image is an example of a nice, open interior space for the Tulalip Homes II project in Tulalip, Wash.

Third row from top: Both of these images are preliminary sketches of the designs for Lac Courte Oreilles Housing Authority's second Low Income Housing Tax Credit project. The designs were inspired by an image presented during the charrette that had a cottage-type feeling and quaint dormer windows.

Fourth row (left): Travois Design & Construction Services' first solar install at the Northern Cheyenne Shoulder Blade Complex in Lame Deer, Mont.

[click here for the next story.](#)

Turtle Mountain named Champion of Affordable Housing!

Turtle Mountain Housing Authority (TMHA) was recognized as a Champion of Affordable Housing and received the Housing Production award from the North Dakota Housing Finance Agency at NDHFA's 2010 Statewide Housing Conference in February.

Travois provides housing development and asset management services for TMHA and nominated the housing authority for the award in January for "deftly managing several different local, state and federal programs in order to provide funding for new construction and rehabilitation and encouraging homeownership."

"We congratulate Turtle Mountain Housing Authority; the staff is extremely deserving of this award," said Lorna Fogg, president of Travois. "TMHA has effectively used the Low Income Housing Tax Credit program to build or rehabilitate 101

homes with a total value of \$11.3 million and just received another tax credit award in February to go toward the construction of 28 homes. We look forward to continuing our partnership and friendship in the years to come."

Among TMHA's achievements:

- Manages an inventory of more than 1,100 housing units
- Coordinates several different local, state and federal programs in order to provide funding for new construction and rehabilitation
- Successfully applied for and received funding from the Department of Housing and Urban Development, the Department of Energy, the Department of Agriculture, the Federal Home Loan Banks of Des Moines.

To see a list of the other NDHFA winners, [click here](#).



Top from left: Joyce Morin, Marie Snyder (Travois senior compliance specialist); Georgianna Bercier (TMHA assistant development specialist), Jolene LaVallie (TMHA tax credit director) and Cindy Malaterre (TM district no. 2 councilwomen).

Bottom from left: NDHFA Executive Director Mike Anderson, Bercier and Attorney General Wayne Stenehjem.

[click here for the next story.](#)

News & notes

New addition to Travois team



Travois is proud to welcome **Brett Schwarz** as the Travois family of companies' new chief financial officer.

He will manage finance and accounting operations, including billing, accounts receivable, accounts payable, and general ledger. He has considerable experience in the financial services field and

previously worked at Accenture and CapitalOne. Brett graduated from the University of Kansas with a degree in accounting.

Leading the way

Robin Thorne, director of Travois Asset Management, was asked to again serve on the Board of Advisors for National Compliance Professionals (NCP), organized by

the Housing Credit College. The Board discusses best practices for Low Income Housing Tax Credit compliance and plans an annual conference to help provide the most current and practical training for compliance professionals.

[click here to continue reading.](#)

News & notes

Training opportunities at NAIHC Convention

Travois staff members have been selected to lead sessions at the National American Indian Housing Council's (NAIHC) 36th Annual Convention and Trade Show, to be held May 25-27 in Minneapolis. Stop by the Travois booth and say hello or attend these sessions:

Low Income Housing Tax Credits: Your Project, led by David Bland, Lorna Fogg and Bryan Schuler; Tuesday, May 25, 1:30 p.m.-3 p.m.

Low Income Housing Tax Credit Projects – How to Prepare for a Successful On-Site Inspection, led by Robin Thorne; Wednesday, May 26, 10:45 a.m.-12:15 p.m.

New Markets Tax Credits: Build Consensus, Build Communities, led by Phil Glynn; Wednesday, May 26, 1:30 p.m.-3 p.m.

In the news*

Travois staff and clients have been featured in a number of news articles.

Ysleta del Sur's 60-unit affordable housing project in the March issue of the Novogradac Journal of Tax Credits. [Click here](#) to download the summary.

Travois New Markets' Phil Glynn and Chris Vukas in the spring issue of the University of Missouri-Kansas City's alumni magazine, Perspectives. [Click here](#) to download the article.

Travois and client, Yavapai-Apache Nation Tribal Housing, in the March issue of Tax Credit Advisor. [Click here](#) to download a reprint of the article.

Travois owners David Bland and Marianne Roos interviewed on Hot Talk Radio KCTE 1510 AM. The interview has been archived and can be downloaded by [clicking here](#).

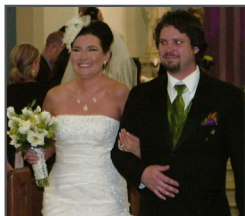
Phil Glynn, director of Travois New Markets, contributed an article to the Spring 2010 New Markets Tax Credit Connection, published by Reznick Group. [Click here](#) to read it.

Indian Country Today published an article about LIHTC awards received by the Leech Lake Reservation Housing Authority and the White Earth Reservation Housing Authority. [Click here](#) to visit ICT's website.

*Articles were posted with permission and may not be reproduced or redistributed.

Mardi Gras wedding

Brandi Jones, administrative assistant for Travois Asset Management, married Terry



on Feb. 20, 2010 in her hometown of New Orleans. The wedding had a Mardi Gras theme, and their wedding photographer submitted the wedding photos to a New Orleans publication called Weddings in Style. Their wedding was chosen as the most unique and original, and they will be featured in the fall edition of the magazine. Following the

wedding, the Joneses honeymooned in Maya Riviera, Mexico. Congrats, Brandi!

A new addition

Adam Rose, senior project coordinator for Travois, Inc., and his wife, Kelly,



welcomed daughter Sophia Renae on March 5, 2010. Sophie, as she is

known, was 6 lbs. and 11 oz. at birth, and Adam says that recently she has begun recognizing people and greeting them with a smile. Congrats, Adam!

Scholarship opportunity for master's degree in public health

The Program in American Indian Community Health (PAICH) at the University of Kansas Medical Center in Kansas City, Kan., and the Susan G. Komen For the Cure announced a scholarship opportunity available for American Indian/Alaska Native students. The scholarship is available for students who have a bachelor's degree and are interested in getting a master's degree in public health at KUMC and breast cancer research. Students will begin the KUMC MPH program in fall 2010. The scholarship includes full tuition and fees, paid research assistantship, professional development and more. [Download a PDF file](#) for more information. The deadline to apply is July 1, 2010.

[click here](#) for the next story.

Tax credit calendar

May						
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					

May 17: Illinois Housing Development Authority – Low Income Housing Tax Credit applications due.

May 18–19: Del E. Webb School of Construction at Arizona State University – 7th Annual “Construction in Indian Country” Conference; Scottsdale, Ariz.

May 19–21: Southern Plains Indian Housing Association – Spring Annual Convention, Tradeshow and Golf Tourney; Catoosa, Okla.

May 21: Oklahoma Housing Finance Agency – Low Income Housing Tax Credit applications due.

May 25–27: National American Indian Housing Council Conference – Building Homes, Building Communities, Building Nations; Minneapolis, MN
(David Bland, Lorna Fogg, Phil Glynn, Bryan Schuler and Robin Thorne attending)

May 26–28: American Indian Chamber of Commerce of New Mexico – 4th Annual New Mexico Native American Economic Summit; Albuquerque, N.M.
(Chris Vukas attending)

June						
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			

June 1–2: National American Indian Housing Council Conference – Developing Tribal Housing with “Green” Building Techniques; Milwaukee.

June 2: Community Development Financial Institutions Fund of the U.S. Treasury – New Markets Tax Credit applications due.

June 10–11: Novogradac & Company LLP – 9th Annual New Markets Tax Credit Spring Conference; Washington, D.C.
(JP Latenser will be attending conference and NMTC Working Group meetings with CDFI Fund)

June 15–17: Montana Board of Housing – Partnership Conference; Helena, Mont.

June 20–23: National Congress of American Indians – Mid-Year Conference; Rapid City, S.D.

June 22–24: National Council of State Housing Agencies Conference – 2010 Housing Credit Conference & Marketplace; Chicago.
(David Bland, Lorna Fogg, Phil Glynn and Robin Thorne attending)

June 24: Federal Home Loan Bank of Topeka – Affordable Housing Program award announcements anticipated.

June 30: Federal Home Loan Bank of Des Moines – Affordable Housing Program applications due.

July						
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

July 1: Colorado Housing and Finance Authority – Low Income Housing Tax Credit Round 2 applications due.

July 7: California Tax Credit Allocation Committee – Low Income Housing Tax Credit Round 2 applications due.

Looking ahead . . .

Aug. 31–Sept. 2: 10th Annual Travois Indian Country Tax Credit Conference in Kansas City, Mo.
Click here for more details.

Please note that Travois offices will be closed:



Monday, May 31:
Memorial Day

Monday, July 5 in
observance of
Independence Day

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.

The Travois team

Travois development staff



David Bland
chairman



Lorna Fogg
president



Elizabeth Glynn
vice president



Bryan Schuler
development director



Adam Rose
senior project coordinator



Matt Raplinger
project coordinator

Travois Asset Management staff



Robin Thorne
director of Travois Asset Management



Marie Snyder
senior compliance specialist



Emily Giakoumis
senior compliance specialist



Mike Price
compliance specialist



Denise Hartley
compliance specialist



Brandi Jones
administrative assistant

Travois New Markets staff



Phil Glynn
director of Travois New Markets



JP Latenser
chief investment officer



Chris Vukas
CDE manager

Travois Design & Construction Services staff



Ashley Bland
director of Design & Const. Services



Greg Giakoumis
project coordinator



David Grimes
architect

Travois administrative, finance & marketing staff



Marianne Roos
chief operating officer



Brett Schwarz
chief financial officer



Joan McMickle
financial analyst



Beth Schwarz
financial analyst



Beth Heap
communications director



Matthew Bland
financial analyst



TRAVOIS™

© 2010 Travois, Inc.

Dreamcatcher is published by Travois, Inc.

310 W. 19th Terrace

Kansas City, MO 64108

info@travois.com

www.travois.com