

Action Plan

Grantee: LUMBEE REGIONAL DEVELOPMENT ASSOC.

Grant: R-U1-1N-CI-0047

LOCCS Authorized Amount: \$ 300,000.00
Grant Award Amount: \$ 300,000.00
Status: Reviewed and Approved

Estimated PI/RL Funds:

Total Budget: \$ 300,000.00

Funding Sources

Funding Source	Funding Type
Lumbee River Electric Membership Corporation	Other Private Funds
Lumbee Tribe of North Carolina	Other Federal Funds

Narratives

1. Capacity of the Applicant and Relevant Organizational Experience:

The Lumbee Regional Development Association, (LRDA) was established in 1968 as a private, nonprofit, tax exempt, charitable, community based corporation to primarily serve the large Lumbee Indian Tribe residing in Robeson, Scotland, and Hoke counties, located in Southeastern North Carolina. The Lumbee Tribe is the second largest American Indian Tribe East of the Mississippi and the 9th largest in the nation. According to the 2000 census, 54,602 members of the Lumbee tribe live in the four county service area, with 46,896 living in Robeson County.

>The mission of LRDA is "improve the quality of life for our members within the Lumbee Tribe and throughout our homeland." Since its creation, LRDA has developed an exemplary record in administration of performance-based grants. Currently LRDA operates several major programs that provide services to over 2,600 people each year with a 2009 budget of over \$3.6 million, including program services in housing, employment, head start and day care services, and economic development. In 2010, LRDA employed 62 fulltime employees. LRDA owns a 13,000 square foot central office complex which houses the administrative and program staff and is located on a prominent highway in Pembroke. The proposed project will be housed there. The members of the LRDA Board have many years of combined experience in policy making for our large agency, and the administrative and program staff has extensive experience in program operations. Its 10 member Board of Directors heads the current management structure of LRDA, of which nine are elected from districts in the service area, and the elected members appoint one member.

>The leadership team for this project will be Executive Director, Mr. James Hardin, who has over 30 years of experience in administration of federal grant funded programs in the areas of housing, education and economic development. Mr. Hardin has managed major HUD funded programs in previous years with budgets of over \$7 million. He has extensive experience in administration of grant funded programs that provide services in construction and renovation of housing in Robeson and adjoining counties.

>The Fiscal Officer, Ms. Robin Freeman, has extensive training and experience in automated accounting systems and software. She has over 12 years experience in accounting and management. Mrs. Freeman is a graduate of the University of North Carolina at Pembroke with a BS Degree in Business and has an Associate of Science Degree in Information Systems and Programming. All LRDA accounts are audited annually by an independent CPA. Our accounting system is fully automated and can generate all reports for funding agencies or for internal management and control. All accounts, reports and financial transactions are complete and submitted when due by the funding agency. There are no outstanding audit deficiencies or questioned cost at this time or from past audits.

>Paul Locklear is the designated Project Director. He has over 30 years experience in housing construction, project management, and renovation of homes. He has served as manager of a housing rehab program serving low-income families and inspection of homes during the housing renovation process. He has extensive experience in management of housing rehab programs, business development, staff supervision, and communities and individuals. Proposed project staff resumes are included.

>To complete the project, LRDA will collaborate with staff of four organizations and programs that provide housing



assistance or employment and training to low-income families in Robeson County. These are: Lumbee River Electric Membership Corporation, Lumbee Tribe of North Carolina, Robeson County Community Development Corporation, Lumbee Enterprise Development, Inc., and the Workforce Investment Act Program of LRDA.

>LRDA has a very sound fiscal management system and very experienced administrative team and structure. LRDA Board and Administrative staff provides all fiscal control, accounting, and property management in accordance with principles and guidelines of established federal and state funding sources. LRDA operates in compliance with the principles of governance and policies for NC non-profit, tax exempt organizations and complies with the regulations for recipients of federal grants and state grants. LRDA's administrative and fiscal policies and procedures are clearly presented in well-developed administrative manuals. LRDA provides appropriate bonding, insurance, and fiscal controls to protect the assets and corporate officers of the agency. All property and real assets of LRDA are covered with ample insurance to protect against loss.

>LRDA provides child development, education, and health programs through three Head Start Centers, an Early Head Start program, and a day care center. The economic development programs of LRDA include the Workforce Investment Act program (WIA), the Lumbee Revitalization and Community Development Corporation (LRCDC), which operated a Treasury Department Certified CDFI, making loans and providing financial literacy assistance to its clients, and Lumbee Enterprise Development (LED), a private corporation which is managing the LRDA housing stock and is pursuing 8A certification.

>The current performance-based grants operated by LRDA include; Workforce Investment Act, providing employment and training for over 200 participants, a Head Start and Early Start project for 200 participants, and a day care center serving 60 children. In past years, LRDA operated successful economic development projects that included a large turkey farm, a FM radio station, and an Indian arts and crafts retail store.

>LRDA will implement the proposed project with assistance from Lumbee Enterprise Development, Incorporated (LED) a for-profit corporation established as a subsidiary of LRDA in 2008. Currently, LED manages 58 units of affordable housing in the lease-purchase program of LRDA, manages grounds maintenance on LRDA properties, and collaborates with LRDA programs to in areas of jobs creation, workforce preparedness and development of green jobs. LED has established an energy auditing service that will provide low cost services to the project.

>LRDA gained extensive related experience in operating HUD assisted programs through the successful administration of the NAHASDA block Grant from HUD, ONAP, during the period 2000 and 2001. The grant numbers are 99IT3717440 and 00IT3717440 and the grant amounts were \$7,503,540 and \$7,419,222.00. During the period that LRDA managed this project, 235 homes were rehabilitated, 61 new homes were constructed under the lease purchase component, 65 new or existing home were constructed or purchased by owners with project down-payment assistance payments, leveraging over four million in mortgage money, and a senior affordable housing complex with 12 units constructed in a rural area near Lumberton. This NAHASDA project was transferred to the newly created Lumbee Tribal Council in October of 2001, as a Tribal Specific project. HUD has closed both of these grants indicating that we successfully met the objectives.

>In 2003-2006, LRDA operated a RHED grant, number RH-03-NC-1-0251, amounting to \$379,328.00, which had the goals to develop and support the Lumbee Construction Company, build 30 affordable houses, and create 28 jobs during the three- year period. This project met its goals and all the required reports have been submitted, and the grant has been closed out by HUD. The construction company closed when the regional housing market declined in the great recession. LRDA also completed two Single Family Rehab grants funded by the NC Housing Finance Agency in 2005 and 2007 which supported renovations to 30 units of housing.

>In 2011, LRDA is developing a Head Start Center building that will serve as a replacement and expansion for an older existing Head Start facility located near Lumberton. LRDA has purchased 2 acres of land and obtained a loan from USDA of \$819,550 for the project (Award Number NC-97-05). The size of the building is 8,394 square feet and it will have the capacity to serve 90 children. The building construction is expected to begin in April 2011. The project will employ 30 people during the construction phase and enable the Head Start Center to employ 8 additional workers.

>The RC/EZ/EC-II entity in our target area is no longer a functioning entity. The USDA officials would not complete the HUD form 2990 for a non-existing entity.

2. Need and Extent of the Problem:

The local poverty rate is more than twice the national rate.

>Poverty rate: Robeson County &ndash 25.81 %, National Rate &ndash 12.16% (Source 2000 Census)

> (According to the 2008 Census update the poverty rate in Robeson was 30.4%)

>The local unemployment rate is equal to or less than 1.5 the national average.

>Unemployment rate: Robeson County &ndash 11.87%, National Rate &ndash 9.77%,

> (Source Bureau of Labor Statistics for the 12 months of October 2009 to September 2010)

>The rate of dilapidated or abandoned housing for the target area is almost twice the national average. The Target Area Score is 2.47 and the National Mean Score is 1.42.

>(Sources: Census 2000 and US Postal Service)

>Other indicators of social or economic decline that best capture the applicant's local situation

>Robeson County has been designated as a very poor county with "persistent poverty" by USDA. In the decennial censuses of 1970, 1980, 1990, and 2000, more than 20 percent of the county's population lived in poverty. (Source - Economic Research Service, USDA, 2010) Robeson County, is located in Southeastern North Carolina on the South Carolina border, and is a county that has remained near the bottom in rankings of economic, educational and social conditions. (Source: US Census) The County is one of very few with an almost evenly divided population of Indian, White, and Black, with 46,896 (38%) being listed as Indian, and 30,973 (25%) listed as African American with the Native American population being the minority target population for this project. Before the civil rights laws of the 1960's, this county, as the rest of the state with significant Native population, operated a tri-racial school systems involving extra expense that resulted in poor quality schools, especially for the minority groups.

>The U.S. Census Bureau released the report "Income, Poverty and Health Insurance Coverage: 2005" which stated that Robeson County is the third poorest of all counties in the United States with populations between 65,000 and 250,000 and, due in large part to the massive loss of manufacturing jobs, has the fastest growing poverty rate. The percentage of



residents living in poverty increased from 25.81 percent in 2000 to 30.4 percent in 2005. In the 10 year period between 1993- 2003, Robeson County lost 8,708 manufacturing jobs. The peak of plant closings was in 1993-2003. Between 2005 to 2010, Robeson lost an additional 2,106 jobs with most jobs lost in construction and manufacturing. (Source: NC Employment Security Commission)

>In January 2011, the unemployment rate for Indians and African Americans in Robeson County is estimated to be more than 16% because many Indians and African Americans were employed in jobs (such as construction and agriculture) that do not provide unemployment benefits and are not eligible for unemployment benefits. In 2005, for the general population of workers in Robeson County, some 13.5 % was employed in construction and 18.9% were employed in manufacturing. These employment areas have suffered extensive job losses in the recession from 2007 to the present. (Source: Bureau of Labor Statistics. 2011)

>According to the 2000 census, 35.1% individuals, age 25 and over, in Robeson did not have a High School Diploma compared to the National Rate of 19.6 %. A 2007 report, by the North Carolina Department of Public Instruction, reported that only 55.1% of entering high school freshman class graduated four years later pegging Robeson County with the seventh poorest graduation rate among the 115 NC school districts. This rate of educational under achievement is shown in other places, such holding low-wage jobs and a very high rate of families receiving public assistance. (Source: NC Department of Public Instruction, 2007)

>Rural minorities are considered to be among the poorest groups in the country, and low incomes and substandard conditions are common. Minorities are more likely to live in substandard housing in non-metro areas than metro areas. Predatory lending practices are prevalent in rural minority communities. (Source: National Community Reinvestment Coalition 2008).

3. Soundness of Approach:

Rating Factor 3: Soundness of Approach:

>The "Goal" of this project is "to improve the living and economic conditions of the residents of the established target area" by improving their homes by identifying energy losses and making corrections of those deficiencies in the structures to reduce the cost of utilities. These savings will augment already stressed family budgets, increase the value of the homes, and provide more healthy and energy efficient living conditions. The project will create nine jobs during the 36 month project period.

>The project will focus on job creation and employment that can be generated and sustained by making improvement in the energy efficiency of housing. It will work in collaboration with five organizations to analyze deficiencies in housing of low income families and provide services to improve the homes and help the families make better use of energy and housing resources. It will coordinate the services to the families from existing government funding streams and private funding streams that are available in the target area to assist low-income housing. The project will support and promote energy efficient housing by retrofitting existing homes that are sub-standard, and will improve the energy efficiency of the building and equipment to result in savings of \$300 per year in energy costs for each home. It will promote equitable, affordable housing by improving the existing housing stock, will make the energy costs of homes of low-income families more affordable, and will make their home ownership more sustainable.

>The project has the following objectives: 1. To examine energy performance in homes of low-income families through the performance of 150 energy audits during the project period; 2. To perform home rehabilitation on 51 homes to correct the energy loss deficiencies identified in the energy audits; 3, to provide comprehensive housing counseling to 80 families in the areas of home energy conservation, housing finance and or refinancing, 4. To create 9 jobs in energy auditing and construction during the project period, and 5. Involve many private and public agencies in the project to commit resources increase, enlarge the impact of the project in the target area, and to create sustainability for the project.

>This project is consistent with LRDA's strategic mission, as in a policy development and training retreat this past December 4 and 5, the Board established as one of its future strategies to pursue the Green Energy opportunities in future programs and direction. Prior to that time, both board and staff had been pursuing projects along these lines, but the recent declaration by the Board of Directors officially pointed the agency in this energy saving direction. Since January 2010, LRDA has been collaborating with the local Electric Membership Cooperative (EMC) to develop the capacity for energy auditing by having a staff member attend a training school and becoming certified in this field and by purchasing the necessary equipment to perform this energy auditing function, both for our own purposes, and for selected units referred by the EMC. This project concept was also approved by the Board of Directors in their February 2010 regular meeting. Based on the above, this project has the full support of both the staffs the support of several other entities as demonstrated by the letters of commitment and support attached to the project.

>Our rationale for selecting this project approach is based on both the National and State interest that is being generated regarding the "Green Energy" concept. There are tax credits available from both the Federal and State Governments for individuals to improve homes and appliances to save energy, and there is emphasis in our state to create jobs within the energy saving field. Several state conferences have been held to promote this concept, and most Workforce Development Boards in NC are now developing plans and projects to include "Green energy" concepts in their training plans. Also, the large NC Community College System is developing and offering related curriculum and courses to compliment and train individual trainees for future careers in this field. Based on the need for improved housing in our target area, we selected this concept as a basis for our Rural Innovation Application.

>To perform the energy audits, LRDA will contract with Lumbee Enterprise Development, Inc., a for profit entity that is now managing 58 homes that were construction by the NAHASDA program in 1999-2000 when our agency operated that program prior to it being transferred to the Lumbee Tribal Council in 2001. This corporation is also a SBA 8A applicant awaiting final review of its application to allow this company to actively pursue military contracts now available at nearby Fort Bragg, a large military installation nearby now being expanded. The project will complete home energy audits that will serve as a basis for setting priorities for improving the homes of low-income families and that can be supported with housing grants or loans provided by the agencies collaborating with the project. The project will promote the use of energy efficiency tax credits, incentives from government partner agencies and energy utility companies. The project will assist the Lumbee Enterprise Development (LED) to become self-sustaining. This



effort will help significantly increase the amount of homes in the region that make use of energy audits, and will increase job growth in energy audits and retrofits that focus on improvement in energy in the home.

>Home energy auditing services are needed in Robeson County. Businesses that provide these services exist in larger cities, but none exist in Robeson County. As a result of the lack of services, many homeowners do not make needed and/or cost effective energy saving home improvement because of a lack of knowledge or confidence in the advice given them by consultants. In most cases, the consultant providing advice in a specific energy related improvement is a contractor providing a cost estimate for repairs and upgrades specific to the improvement. Very few low-income homeowners are aware of or have knowledge of the cost/benefits of an energy audit.

>The EMC has in excess of 2000 electric accounts in the selected target areas, and we will work cooperatively with them in selecting the 150 families to receive the energy audits. However, we will also conduct community meetings in the target area to market the project to all of the residents. There are many churches and community centers located throughout the area that are centers of community activity and we will conduct these education and information meetings. We have assigned a half time staff member the tasks of conducting these meetings to assure that the populations least likely to apply for and receive these project benefits will receive them. This marketing approach will reach as many of these individuals as possible, as we will advertise the meetings in the printed news media, through announcements at the churches and community centers, will use the "word of mouth" approach and will also contact families on door to door visits. A weekly publication, Native Visions, has a large circulation among the Native American Families in the Target area, and we will use this paper as much as possible to market the project. We will provide as much information to potential participants as possible so they understand all of the benefits of participating in this program. We will also keep a roster of everyone attending and will also maintain a separate roster of those indicating an interest in the project.

> The elements of "fair Housing" regulations will also be covered in these information meetings and in the printed information provided participants. We will train staff to be knowledgeable on these provisions, so during interviews or in group sessions they can easily ascertain any instances of fair housing provisions being violated. According to the state analysis of impediments to fair housing, there are violations in regard to fair rents for units for different classes of people. This is somewhat due to the shortage of units in the target area.

>After this phase of project outreach, we will then set up individual family sessions with those expressing an interest in moving to the next energy audit phase of the project. They will meet with the person assigned this task who will explain all parts of an energy audit and what benefits would be available from participation. Those interested in continuing will then sign a permission document allowing the energy audit to be completed on their home. Once this is completed, results of the audit will be documented and presented to the family, showing exactly the places in their home they are losing energy, how much is being lost and an estimate on the cost of repairing the deficient areas. Also it information will be provided on the resources available for correct these deficiencies to avoid further energy loss and cost.

At present, the resources committed for these services are the EMC and the Rehab Project of the Lumbee Tribe. Four County Community Action, Inc. has been the administrator of the Energy Assistance Program in the selected target area, but could not give a commitment at this time due to the fact that they do not have an award letter from the State of NC on their allocation for this year. Families indicating more complicated housing issues will be referred to professional housing counseling staff of collaborating agencies including the committed services of the Lumbee Tribe and Robeson County Community Development Corporation. This component will create 2 jobs during the project period.

>The EMC has an energy loan program averaging \$7,500.00 that homeowners can use to repair their homes to reduce energy loss. This loan can then be repaid through increases in their utility bills over a period of time. The results of the energy audit are explained to the family, an estimate will be provided outlining the cost of the repairs need to correct the noted problems in their homes. This may involve replacement of windows, doors, closing cracks around appliances, improving insulation, or in some instances replacing obsolete or worn out heating or cooling units. Their past experience in operating this program was the basis for using this amount as the average cost for retrofitting homes.

>The Lumbee Tribe of NC is the current operator of the Tribe's NAHASDA allocation and has a considerable rehab budget, repairing over 200 home annually in their service area, and about 40 each year in this selected target area. Families must meet their eligibility requirements, but their individual family rehab allocation can go up to \$20,000.00 with an average of approximately \$10,000.00 per family. Their rehab funds do not have to be repaid, so this a considerable advantage to the individual family.

>In designing this project, we used this approach as another part of our rationale that by having both of these important entities involved, we would be able to serve the low income that are NAHASDA eligible and then those above their income levels would be in turn served under the provisions of the EMC loan program.

>Those families indicating interest in continuing with the project will be referred to either the RMC or the Lumbee Tribe for rehab or repair assistance. Referrals will be based on individual needs and qualifications. Native American families that meet NAHASDA eligibility requirements will be referred to the Lumbee Tribe Housing Rehab project and those not eligible for that project will be referred to the RMC for assistance under that program. We realize that both of these assistance projects have numerous impediments to qualify for assistance. Our participant group will have some verbal and even language deficiencies to handle off of the required paperwork for this assistance. Therefore we will be assigning the Community Outreach Specialist additional tasks of assisting each family on a one to one basis in meeting these requirements. The Project Director will also assist in this part of the qualification process.

>When the family is qualified and in a position to move forward with the energy saving rehab process, a detailed cost estimate will be completed by the Project Director and the Energy Auditing Specialist in conjunction with the family involved. Once this is completed, this will then be put in the form of a RFP and released to local contractors to complete the work according to the RFP and local building codes. LRDA maintains a list of licensed and qualified rehab contractors assembled during the operation of our recent Single Family Rehab projects. Once the work is completed, inspections will be done by the county inspectors and final completion documents signed by the contractor, LRDA and the fund provider. Five construction jobs will be created to complete the rehab portion of the project.

>Part of the requirements for participation in the project will be to determine the savings to be realized from project participation. Therefore, each participating family will provide their utility bills for the preceding six months and then for 12 months after the rehab has been completed. These will then be put into a data base and compared and analyzed to determine the actual savings in utility costs. This process will continue for the entire project to obtain a data base of sufficient size to



make valid comparisons. This information will become part of the final report on the project, but more important will be used for marketing purposes of all the entities working with the project.

>The Rural Innovation grant accounting will be done by the LRDA Fiscal Office under the provisions of our Indirect Cost plan. Our current indirect cost rate is 7%, and that amount is included in the budget. The fiscal office provides payroll, fringe benefit, travel and all other cost accounting, paying the invoices as they are approved by the Project Director and will be in accordance with our accounting procedures. The fiscal office also provides monthly financial statements that show the current month's expenditures, year to date expenditures and balances by line items. This report will be reviewed by the LRDA Executive Director.

>Monitoring project progress will be the responsibility of the Project Director and will be done as required by HUD. In addition to HUD reporting, The LRDA Board of Directors requires monthly and quarterly reports for their monitoring purposes. All reporting will be consistent with the outlined objectives and the information

>stated in the Logic Model.

4. Leveraging Resources:

Rating Factor 4- Leveraging Resources:

>Due to the limited funds available from the Rural Innovation Fund, we sought ways to leverage resources from other entities to augment the Funds allocation. We have commitments from the following agencies within Robeson County. Included in the grant application are letter of commitment from these agencies. These include the following with the amounts committed.

>Lumbee River Electric Membership Cooperative \$157,500.00

Lumbee Tribe of NC, Housing Rehab Division 300,000.00

Total Amount of Leveraged Resources \$457,000.00

5. Achieving Results, Program Evaluation and HUD's Policy Priorities:

Rating Factor 5 &ndash Achieving Results, Program Evaluation and HUD's Policy Priorities:

Evaluation will be the responsibility of the project staff and will be an ongoing process with the following benchmarks that are related to the stated objectives. 1. 150 energy audits with 45 in year one, 15 per quarter for the last three quarters of the first year; 60 in year, 15 per quarter and 45 in year three, 15 per quarter for the first three quarters. 2. 51 rehabs to correct energy deficiencies, 12 year one, 4 for quarter 3 and 8 in quarter 4, 24 in year two, 6 per quarter, and 15 in year three, 4 per quarter, with three the last quarter of the year. 3. Provide housing counseling for 80 families, providing this service to 10 families in the fourth quarter of year one, 48 in year two, with 12 per quarter, and 22 in the third year with 6 per quarter for the first three quarters and 4 the last quarter of the project. 3. Create 9 jobs during the project with 2 jobs created by the project in the first year, 2 jobs created in energy auditing during the third quarter of the first year and five construction jobs created with 2 created in the third quarter of the first year and one additional job created in each of the first three quarters of the second year of the project. 4. Involve as many public and private agencies as possible to augment and enhance the project during the three year period as needed to accomplish the objectives. 5. Establish the energy saving data base in the second year, and collect sufficient numbers of utility statements in the second year to begin the analysis and comparison and then begin compiling the numbers in the second half of year three. This will be a very important evaluation tool, as these numbers will prove that these activities will result in a significant cost saving. These numbers will be valuable not only to LRDA in future housing programs, but will be very useful to the Lumbee Tribe in designing their future NAHASDA Housing Plans, but also to the Lumbee River EMC, as they allocate funds for the energy saving component of their operation. Progress Energy, the other utility serving parts of the area will also be interested in our utility saving numbers.

>Since this project will involve numerous entities, project progress will be a crucial element to insure all the work is done according to schedule. Project staff will provide a narrative and a statistical report to the LRDA Board of Directors on a monthly basis. An explanation will be provided along with plans for correction of any deviations that are noted in any given month.

>Evaluations data will be publicized in the target and in the surrounding areas to motivate other groups and agencies to begin developing energy saving projects to reduce utility costs among their clients. Advanced Energy, a statewide energy related non-profit will use this data to promote energy saving across North Carolina. They are the certifying agency for "Energy Star" homes and are continuously seeking new or better ways to promote energy conservation.

>HIUDs form 96010, Logic Model is attached to this application.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
01	RIF Projec Administration	01	Administration of RIF Project
02	LRDA RIF Housing Assistance	02	Counseling on Home Energy and Housing
		03	Rehab assistance to residential housing
		04	Rehab of residential housing
		05	Energy Audits of Client Homes
9999	Restricted Balance	<i>No activities in this project</i>	



Activities

Project # / Title: 01 / RIF Projec Administration

Grantee Activity Number: 01
Activity Title: Administration of RIF Project

Activity Type: RIF - Administration	Activity Status: Under Way
Project Number: 01	Project Title: RIF Projec Administration
Projected Start Date: 11/01/2011	Projected End Date: 09/30/2014
Project Draw Block by HUD: Not Blocked	Project Draw Block Date by HUD:
Activity Draw Block by HUD: Not Blocked	Activity Draw Block Date by HUD:
Block Drawdown By Grantee: Not Blocked	Total Budget: \$ 25,000.00
National Objective: Rural Innovation Fund	Other Funds Total: \$ 0.00
	Total Funds Amount: \$ 25,000.00
Environmental Assessment: EXEMPT	
Benefit Report Type: NA	

Proposed Accomplishments	Total
# of Strategic Planning Sessions	5
# of Community Input Sessions	10

Activity is being carried out by Grantee: Yes
Activity is being carried out through: Grantee Employees

Organization carrying out Activity:
Lumbee Regional Development Association

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lumbee Regional Development Association	Non-Profit	\$ 25,000.00

Location Description:

Project activities will occur in the offices of Lumbee Regional Development Association, in the offices of project partner



agencies, and in community facilities located in Robeson County North Carolina. Most community input sessions will be held in the Maxton and Pembroke Census precincts which is the project target area.

Activity Description:

The project will be administered by key staff of LRDA with assistance of the administration and fiscal officers, the LRDA Board of Directors, key staff and leaders of the partner agencies, and key community leaders in the target area of the project.

Project # / Title: 02 / LRDA RIF Housing Assistance

Grantee Activity Number: 02
Activity Title: Counseling on Home Energy and Housing

Activity Type:

RIF - Homeownership Counseling and Education

Project Number:

02

Projected Start Date:

11/01/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Rural Innovation Fund

Environmental Assessment:

EXEMPT

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

LRDA RIF Housing Assistance

Projected End Date:

09/30/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 237,500.00

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 237,500.00

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
150	70	80	100.00
150	70	80	100.00

of Households

Proposed Accomplishments

of Leverage Partners Participating

Total
3

\$ of Leverage Funds- Government

\$ of Leverage Funds- Private



\$ Amount Contributed by Households to IDA Education Accounts

of Persons Educated on Fair Housing (AFFH) 200

of Households Establishing IDA Accounts for Education

of Homeowners Receiving Home Maintenance Training 200

Activity is being carried out by Grantee: **Activity is being carried out through:**

No

Organization carrying out Activity:

Lumbee Regional Development Association

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lumbee Regional Development Association	Non-Profit	\$ 237,500.00

Location Description:

The project will serve single family homes of low and moderate income families in the Maxton and Pembroke Census tracts of Robeson County NC.

Activity Description:

The project will provide education and counseling on home ownership, home maintenance, and measures to reduce energy cost in single familie housing.



Grantee Activity Number: 03
Activity Title: Rehab assistance to residential housing

Activity Type:
 RIF - Rehabilitation/reconstruction of Residential Structures

Activity Status:
 Under Way

Project Number:
 02

Project Title:
 LRDA RIF Housing Assistance

Projected Start Date:
 03/01/2012

Projected End Date:
 09/30/2014

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 0.00
Other Funds Total: \$ 300,000.00
Total Funds Amount: \$ 300,000.00

National Objective:
 Rural Innovation Fund

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	30	15	15	100.00
# of Households	30	15	15	100.00
# of Green Building or Energy Jobs Created	9	3	6	100.00
# of Construction Jobs Created	9	3	6	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	30
# of Housing Units	30
# of Leverage Partners Participating	3
\$ of Leverage Funds- Government	300000
\$ of Leverage Funds- Private	
\$ Amount Contributed by Households to IDA Accounts for Housing Rehabilitation	
# of New CDFIs Established	
# of Housing Units with Green/Energy Efficiency Improvements	30
# of Households Receiving Loans	
# of Households Receiving Direct Financial Aid	30
# of Households Establishing IDA Accounts for Housing Rehabilitation	
# of buildings (non-residential)	
# of Properties	30



Activity is being carried out by Grantee:

Activity is being carried out through:

No

Organization carrying out Activity:

Lumbee Tribe of North Carolina

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Lumbee Tribe of North Carolina

Organization Type

Non-Profit

Proposed

\$ 0.00

Funding Source Name

Lumbee Tribe of North Carolina

Matching Funds

Yes

Funding Amount

\$ 300,000.00

Lumbee River Electric Membership Corporation

Yes

\$ 0.00

Location Description:

The project will serve single family homes of low and moderate income families in project service area which includes the Census Tracts of Pembroke and Maxton in Robeson County North Carolina.

Activity Description:

The project will provide assistance with rehab of single family housing to make them more energy efficient and make them more affordable.

Grantee Activity Number: 04
Activity Title: Rehab of residential housing

Activity Type:
 RIF - Rehabilitation/reconstruction of Residential Structures

Activity Status:
 Under Way

Project Number:
 02

Project Title:
 LRDA RIF Housing Assistance

Projected Start Date:
 03/01/2012

Projected End Date:
 09/30/2014

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 0.00

National Objective:
 Rural Innovation Fund

Other Funds Total: \$ 157,500.00

Total Funds Amount: \$ 157,500.00

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	21	6	15	100.00
# of Households	21	6	15	100.00
# of Green Building or Energy Jobs Created	4	2	2	100.00
# of Construction Jobs Created	4	2	2	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	21
# of Housing Units	21
# of Leverage Partners Participating	3
\$ of Leverage Funds- Government	
\$ of Leverage Funds- Private	157500
\$ Amount Contributed by Households to IDA Accounts for Housing Rehabilitation	
# of New CDFIs Established	
# of Housing Units with Green/Energy Efficiency Improvements	21
# of Households Receiving Loans	21
# of Households Receiving Direct Financial Aid	21
# of Households Establishing IDA Accounts for Housing Rehabilitation	
# of buildings (non-residential)	
# of Properties	21



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Lumbee River Electric Membership Corporation

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Lumbee River Electric Membership Corporation

Organization Type

Non-Profit

Proposed

\$ 0.00

Funding Source Name

Lumbee Tribe of North Carolina

Matching Funds

No

Funding Amount

\$ 0.00

Lumbee River Electric Membership Corporation

Yes

\$ 157,500.00

Location Description:

The project will serve families living in single family homes in the project target area of Maxton and Pembroke Census tracts in Robeson County North Carolina

Activity Description:

The project will make low-interest loans to owners of single family homes in the project target area. The loans will be used to make rehabs of the homes to make them more energy efficient and affordable.



Grantee Activity Number: 05
Activity Title: Energy Audits of Client Homes

Activity Type:
 RIF - Planning and Capacity Building

Project Number:
 02

Projected Start Date:
 02/01/2012

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 Rural Innovation Fund

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 NA

Activity Status:
 Under Way

Project Title:
 LRDA RIF Housing Assistance

Projected End Date:
 09/30/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 37,500.00

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 37,500.00

Proposed Accomplishments	Total
\$ of Leverage Funds- Tribal Organizations	
# of Leverage Partners Participating	2
\$ of Leverage Funds- Government	
\$ of Leverage Funds- Private	
# of Studies Conducted	150
# of Plans Completed	
# of Conferences Held	2
# of Non-business Organizations benefitting	
# of Businesses	2
# of Properties	150

Activity is being carried out by Grantee:
 Yes

Activity is being carried out through:
 Contractors

Organization carrying out Activity:
 Lumbee Regional Development Association

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lumbee Regional Development Association	Non-Profit	\$ 37,500.00



Location Description:

Energy Audits will be completed in the homes of project clients in the target areas of Maxton and Pembroke Census tracts.

Activity Description:

Energy audits will be completed on homes of project clients that will assess the areas where energy is lost, test the leaks in the building envelope and in duct work of Heat/AC systems. As a result of the findings of the audit a detailed report will be completed for each clients home that will give specific recommendations to the client make improvements that will result in saving energy

Action Plan History

Version	Date
R-U1-1N-CI-0047 AP#1	02/19/2013
R-U1-1N-CI-0047 AP#2	03/30/2012
R-U1-1N-CI-0047 AP#3	03/22/2012

