

Grantee: LUMBEE REGIONAL DEVELOPMENT ASSOC.

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

October 1, 2015 thru March 31, 2016 Performance Report



Grant Number:

R-U1-1N-CI-0047

Obligation Date:**Award Date:****Grantee Name:**

LUMBEE REGIONAL DEVELOPMENT

Contract End Date:**Review by HUD:**

Reviewed and Approved

Grant Award Amount:

\$300,000.00

Grant Status:

Active

QPR Contact:

Benjy Jacobs

LOCCS Authorized Amount:

\$300,000.00

Estimated PI/RL Funds:**Total Budget:**

\$300,000.00

Disasters:**Declaration Number**

No Disasters Found

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 "to 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

1. Capacity of the Applicant and Relevant Organizational Experience:

ommunities 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

3. Soundness of Approach:

ase 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.

1. Capacity of the Applicant and Relevant Organizational Experience:

h 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 – 25.81 %, National Rate – 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 – 11.87%, National Rate – 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 H

2. Need and Extent of the Problem:

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 staff

3. Soundness of Approach:

with 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.

3. Soundness of Approach:

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 12 months.

3. Soundness of Approach:

ts 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.

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

Rating Factor 5 – 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 two, 15 per quarter and 45 in year three, 15 per quarter for the first three quarters. 2. 51 rehabs to correct energy deficiencies, 12 in 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.

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 letters 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

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$757,500.00
Total Budget	\$0.00	\$300,000.00
Total Obligated	\$0.00	\$300,000.00
Total Funds Drawdown	\$0.00	\$300,000.00
Program Funds Drawdown	\$0.00	\$300,000.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$274,993.53
Match Contributed	\$0.00	\$85,000.00



Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$97,000.00
Limit on Public Services	\$0.00	\$0.00
Limit on Admin/Planning	\$30,000.00	\$0.00
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Activity Type	Target	Actual
RIF - Administration	\$30,000.00	\$25,000.00
RIF - Technical Assistance	\$15,000.00	\$0.00

Progress Toward National Objective Targets

Overall Progress Narrative:

During the past 6 months the project worked to implement additional steps to close out the project operations as project funds were mostly expended and project objectives were mostly accomplished. Ben Jacobs, the Project Director ended fulltime employment with the project on April 30, 2015. Jacobs continued to serve the project as a part-time consultant to complete various tasks related to project closeout and to follow up with project clients who call the project officer related to past project activities.

Jacobs began employment with Lumbee Enterprise Development, a for-profit subsidiary of Lumbee Regional Development Association and the office location was convenient for continuing to provide limited services to the HUD RIF project.

During this period, the LRDA staff and consultant completed efforts to close out the project including completing expenditures and obligations of all funds remaining in the RIF project budget. LRDA staff and consultant completed a close down of the RIF Project office and processed RIF Project files for storage and archiving. LRDA staff and the consultant also continued to gather and analyze information on the overall impact of the project and continued to pursue opportunities related to the goals of the RIF project. For example, they continued to network with major project partners including the Lumbee Tribe of NC, Lumbee River EMC, and Cumberland Community Action Program (which changed its name to Action Pathways Inc, of Fayetteville.)

During this project period, the project served no additional clients. However, LRDA staff and the consultant continued to make referrals of clients to other agencies as people continued to call to seek assistance with making improvements to their homes and request assistance with obtaining financing to make improvements to homes. Jacobs served as a consultant to LRDA to complete reports on the HUD project as needed, to complete closeout of project files, and establish archive and storage of HUD project records so that they could be easily retrieved as needed for project reporting and documentation sharing. Jacobs completed the closeout reports on the project in May 2016.

By the end of December 2015, the project had served a cumulative total of over 380 clients with extensive educational services on home energy efficiency. Of those clients, 150 applied for and received free home energy audits. Of those 150 clients receiving energy audits, 66 had taken major actions or

completed upgrades to improve energy efficiency in their homes. (A large number of clients obtained assistance from more than one source.)

During this reporting period, LRDA leadership, and consultants to LRDA and LED investigated and worked to pursue additional grant funds and business development opportunities to continue work efforts related to improving energy efficiency in homes and buildings, creating new job opportunities related to construction of homes, and efforts to improve job opportunities for low-income residents in Robeson County. The efforts to obtain funding are part of ongoing efforts of LRDA. From 2010 to the present, LRDA has sought various grants and resources to create Green and Clean Jobs, to improve Energy Efficiency in homes of clients and the LRDA office buildings, and to provide training to workers on Clean/Green Jobs.

As a result of the successful administration of the RIF grant, the leadership of Lumbee Regional Development Association and Lumbee Enterprise Development, and key staff gained extensive knowledge and experience on green jobs, home energy efficiency, operations of HUD funded projects, and leveraging resources. LRDA staff gained more knowledge and experience in developments of home energy improvements and resources available to better motivate homeowners to invest in their homes, to invest wisely in home energy upgrades, and to monitor and evaluate the value of home energy upgrades. LRDA staff gained more knowledge and experience in the technology, research, and field of development in advanced energy efficient buildings and in solar PV farms.

The RIF grant and project experience has helped LRDA to realize goals of creating green jobs, improving economic development in our area, and building assets of LRDA that can create future job growth in our communities. Lumbee Enterprise Development, Incorporated (LED) is a for-profit corporation established as a subsidiary of LRDA in 2008. LED contracted with LRDA to provide Home Energy Audits to the project clients.

The administration and operations of the RIF grant provided assistance to LED to build its capacity, experience, and business operations in asset properties development and management, and enabled it to expand. LED has been able to take advantage of its experience with the RIF grant, to pursue and obtain major Department of Defense related contracts in facilities management. In the past 12 months, LED and LRDA have partnered to pursue planning and preliminary development of a commercial scale 5 megawatt solar PV farm in Pembroke on land owned by LRDA. Work on this project is proceeding well and we expect to begin the major construction phase in the next 6 months.

The Lumbee Tribe of NC (LTNC) elects 7 new Tribal Council members each year and installs the new leaders in January. Most of the newly elected leaders of LTNC said they would work more closely in support and collaboration with LRDA efforts. In the past 8 months, the Tribal Council of LTNC has focused more efforts to serve elders as a priority for clients who are waiting to receive home rehab work. This serves to the advantage of the LRDA Project in that most of the clients that we serve are elderly. During this reporting period, there were major improvements in working relations between elected officials and staff of the Lumbee Tribe of NC and LRDA.

The two organizations have developed plans to partner to support the 2016 Lumbee Nation Economic Summit which will be held June 1 to June 2 in Pembroke on the campus of UNC-Pembroke. The event will also be supported by the North Carolina Military Business Center in Fayetteville, NC. The event will provide information on major economic development opportunities in the region available to Indian owned businesses. A major feature of the event will be presentations by energy providers on technical assistance available to help business and economic development.

Lumbee River EMC has been very cautious in its efforts to provide fee based home energy auditing services for their customers. During the past three years, LRDA leaders and project staff have met with and communicated with key staff of Lumbee River EMC one work of our project. We were hopeful that LREMC staff would help identify and recruit customers for our project. We did not get the collaboration that we hoped for. LREMC staff discussed efforts to provide home energy auditing in a small target area of Scotland County where they had customers with very high power bills and where there was need to upgrade their electrical lines to increase power for peak loads.

LREMC continues to provide Home Energy Improvement loans, but has not made efforts to expand this service in recent months. LREMC will provide a rebate on the fee based energy audit that are completed once the recommended improvements are completed.

During this reporting period, LRDA leadership, and consultants to LRDA and LED investigated and worked to investigate other grant and business opportunities related to the HUD RIF project and to investigate the success of other similar programs that could serve as benchmarks for evaluating the LRDA Energy Program, or model programs for future grant opportunities. In the past 12 months, the RIF Project staff have followed closely the work of three programs that have received regional and national attention for their success. These are the Community Energy Challenge of Bellingham, Washington; the "Help My House" Loan Pilot Program of five rural South Carolina's co-ops, and the Appalachian Voices Project in Boone, NC.

The Appalachian Voices program offers much potential to help homeowners in the LRDA in the service area to improve home energy efficiency. Appalachian Voices has crafted a plan to promote energy efficiency programs in the Appalachian region of Western North Carolina, Eastern Tennessee, and Western Virginia. The program has a number of services, but of key interest to the LRDA RIF project is their efforts to help rural low income home owners to make repairs to their homes to increase home energy efficiency by working with electric membership cooperatives in their service area to develop financing programs aimed at reducing electricity costs while promoting and strengthening the region's energy services industries. Lumbee River EMC is part of the network of cooperatives in NC with which Appalachian Voices is engaged.

Energy Education for Clients

During this reporting period, LRDA leadership, and consultants to LRDA continued to gather information related to energy education and to provide information to past clients and interested persons on the outcomes and impact of the LRDA HUD RIF project. In the USA, Federal and State governments have had limited program experience with reliably motivating large numbers of Americans to invest in comprehensive home energy improvements, especially if they are being asked to pay for a majority of the improvement costs. There are major problems among various constituencies that make the problems worse in the USA. Some of these include lack of education (ignorance) among consumers, lack of accountability among building and home improvement professionals, and lack of commitment from civic and government leaders.

A major problem and obstacle to all programs is a lack of comparative information on home energy use and a lot of misinformation by various organizations, especially the home improvement and equipment industry on the energy saving ht consumers would receive as a result of an investment in specific improvement.

Below is information from an educational flyer/ fact sheet that the LRDA HUD RIF project developed that addresses some of the issues and provides comparative information based upon real world facts gathered from model homes in eastern North Carolina. The information provides comparative information on different types of homes and annual energy bills of these homes. The flyer also provides comparative information on different levels of energy efficiency improvements /construction that of each home.

Comparison of Annual Energy Use by different models of homes in NC

Below is information that I have gathered specific to Eastern North Carolina and provides a comparison of Energy Use by different models of homes. The energy costs are based upon average climate per year. The comparison models are:

1800 square feet, 3 occupants, all electric, compact/ranch design
 (Home has appliances and HVAC that meet 2009 Energy Star requirements,
 residents follow regular home energy efficiency practices)
 Home is located in eastern North Carolina
 Electricity price rate at \$0.11 per kWh
 (Cost of water and sewer services are not included in Energy costs)

Design/Standards/ Specifications	total annual Energy bills & HERS Rating	Energy Cost per square foot per year	Blower Door Test Rating
2009 Passive House	\$900	\$0.50 /ft2	0.5 ACH50 / 35
2009 Energy Star	\$1,300	\$0.72	6 ACH50 / 85
2012 Energy Efficient Retrofit of older home	\$1,600	\$0.89	9 ACH50 / 110

** The total annual energy bill includes cost for normal operation of the standard home including heating and cooling with Energy Star Certified electrical Heat/AC system, energy efficient lighting, electric water heater, 1 refrigerator, 1 small freezer, and normal amount of appliances (washer, dryer, TV, computer, etc.) and other small electric devices. (If you have more large appliances such as addiioalrefrigerators, freezer, swimming pool, Jacuzzi, etc. then energy bills will be much higher.)

The Blower Door test is a performance test that evaluates the “tightness of a building and the ductworks.” The measure is of airflow at a standard air pressure. The blower door test measures the building leakage and leakage of air in the HVAC duct system.

HERS Rating: The Home Energy Rating System (HERS) Index is the industry standard in the USA by which a home's energy efficiency is measured. It's also the nationally recognized system for inspecting, testing and calculating a home's energy performance. The Passive House Design Standard results in the highest energy savings for buildings, with HERs index rating in the low 30s. Energy Star requires rating of 85. New houses built to 2009 NC Standard Building Codes achieve a rating of 100. Typical older USA homes in very good condition, and that have good insulation, have HERS rating of 130 or much higher.

Brief information on Significant Energy Saving Features of the design of each home

2009 Passive House Design

The Passive House home is built to the stringent standards of the Passive House program of the USA. The home design puts it in the top tier of the most energy efficient single family homes in North Carolina. The general specifications of the exterior envelope components are:

- * Advanced insulation: R-45 in the wall, the attic has R-96, the floor over crawl space has R-51.
- * Advanced thermal bridging in the walls and ceiling to reduce energy flow
- * The home features top performing windows and doors. The average window installed U-value is 0.226 BTU/hr.sqft.F

The building also features a very energy efficient Energy recovery ventilation (ERV) system which uses the energy contained in normally exhausted building air and uses it to treat (precondition) the incoming outdoor ventilation air in the HVAC systems.

2009 Energy Star House Design

The Energy Star home features a complete Thermal Enclosure System.

Insulation Meets 2009 Code: R-15 in the wall, R-40 in the attic, R-25 in the floor

The design standard provides specifications for comprehensive air sealing, properly installed insulation, and high-performance windows that work together to enhance comfort, improve durability, reduce maintenance costs, and lower monthly utility bills. Proper installation of insulation and air sealing



includes careful placement to eliminate gaps, voids, and compression; complete air barriers that prevent air from bypassing the insulation; and building techniques that minimize heat flow through framing. This ensures consistent temperatures throughout the house, reduced energy use, and increased comfort. The Energy Star home also has advanced window technologies, like protective coatings and improved frames, that help keep heat in during winter and out during summer.

2012 Energy Efficient Retrofit of an older home

The Retrofit home features a rehab and upgrade that follows the 2012 NC Weatherization standards.

Insulation Upgraded to Meet 2009 Code: R-15 in the wall, R-40 in the attic, R-25 in the floor

The retrofit design works to improve the envelope, HVAC, and appliances of the home to meet 2009 Energy Star guidelines, as much as possible with a focus on air sealing to below 10 ACH50, reduce leakage in HVAC ducts, upgrade or tune up HVAC to meet 2009 Energy Star standards, and add insulation to meet 2009 Energy Star standards. The design also features an upgrade to high-performance windows and doors.

During this reporting period, LRDA leadership, and consultants to LRDA continued to gather information related to energy education and found extensive research that showed that the major financial benefit for homeowners who make energy efficiency retrofits are savings in annual health care expense of the occupants. Improvement in Occupant Health is a major benefit of Retrofits to Homes in poor condition that are occupied by people of low and moderate income (especially those with major health problems or breathing problems).

Health benefits resulting from reduced mortality and morbidity are often the largest financial incentive and the major benefits of energy efficiency improvement. Greater energy efficiency allows households to afford energy for heating during severe cold or for cooling during intense heat. Being able to afford energy reduces the risk of both death and illness for vulnerable populations. The following is brief information on some of those health benefits. Homes that are retrofitted:

- 1) eliminate hazardous building materials (reduce or eliminate moldy wood, lead paint, rotting wood, moldy carpet, moldy insulation, wallboard and other unhealthy building materials;
- 2) reduce hazardous environmental conditions (reduce or eliminate insects, rodents, dust and dust mites, mold, allergens, and other indoor contaminants that can contribute to asthma, allergies, and other respiratory problems and;
- 3) improve indoor air quality, and removing indoors pests and contaminants (household pests, such as cockroaches and mice, are a common source of exposure to allergens that cause and aggravate asthma. Removal of clutter, sealing ducts and patching holes, and treating problem areas that serve as homes to pest or that can trap chemical and other contaminants that harm indoor air quality.)

Based upon this information, the LRDA staff and consultants now recommends that home energy efficiency programs target services to homeowners, wherein someone in the household has significant health issues (with a focus on breathing and respiratory problems) to target them for home energy improvements. The following concerns should be addressed with potential clients. "How does the energy use of my home compare to that of an energy efficient home of similar size with the same number of occupants? How is the health of the occupants of the home affected by problems in the home that have a negative impact on the indoor health, heating/cooling, and overall conditions of the home?"

We encourage clients to work to get resources and work on their homes to complete a rehab and upgrade that follows the 2012 NC Weatherization standards. The retrofit design works to improve the envelope, HVAC, and appliances of the home to meet 2009 Energy Star guidelines, as much as possible with a focus on air sealing to below 10 ACH50, reduce leakage in HVAC ducts, upgrade or tune up HVAC to meet 2009 Energy Star standards, and add insulation to meet 2009 Energy Star standards. The design also features an upgrade to high-performance windows and doors.

Home Ownership Counseling

During this reporting period, LRDA leadership, and consultants to LRDA provided very little information to clients and services on home ownership counseling.

The consultant continue to provide to persons who came to the office with an interest the informational flyers that were developed by the HUD RIF project. These include the following:

1. General Information for Home Energy Savers that provides extensive guidance and tips for no cost and low cost ways to save energy
2. Why air seal your home, which provides information on common areas where air leaks occur in the home
3. Healthy Home: How to Make your home more Healthy by Improving Your Home's Energy Efficiency.

Services to Clients through Lumbee Tribe

During this reporting period, LRDA leadership, and consultants to LRDA provide little or no services to clients seeking assistance with home improvements. The outreach and service activities of the project has been closed. Information was provided in other areas on the LRDA efforts with key partner agencies: Lumbee Tribe of NC, and Lumbee River EMC

Project Capacity Building

During this reporting period, LRDA leadership, and consultants to LRDA continued to pursue grant funds and business opportunities related to the HUD RIF project efforts of improving job opportunities for low-income residents in Robeson County. Information on these efforts is provided in other sections of the report. LRDA also continues to seek funds to provide training for construction workers in jobs related to the project, such as electricians, heating and AC, metal work, and weatherization.

As a result of the successful administration of the RIF grant, the LRDA leadership and key staff gained extensive knowledge and experience on green jobs, home energy efficiency, operations of HUD funded projects, and leveraging resources. LRDA staff gained more knowledge and experience in developments of home energy improvements and resources available to better motivate homeowners to invest in their homes, to invest wisely in home energy upgrades, and to monitor and evaluate the value of home energy upgrades. LRDA staff gained more knowledge and experience in the technology, research, and field of development in advanced energy efficient buildings and in solar PV farms.

Project staff continued to study the operations and outcomes of federally funded programs similar to the LRDA RIF grant. Project staff have shared a lot of information gathered on our project experience and services with staff of other home energy programs that we have contacted in the past two years.

During this reporting period, LRDA leadership, and consultants to LRDA had very limited contacts and interactions with staff of HUD and the Grants Management Specialist for the Project. We thank these staff for the opportunity to serve with them, and for their assistance in helping LRDA to complete a successful project that accomplish most of its objectives.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
01, RIF Projec Administration	\$0.00	\$25,000.00	\$25,000.00



02, LRDA RIF Housing Assistance

\$0.00

\$275,000.00

\$275,000.00



Activities

Project # / Title: 01 / RIF Projec Administration

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

Activity Category:

RIF - Administration

Project Number:

01

Projected Start Date:

11/01/2011

Benefit Type:

()

National Objective:

RIF

Activity Status:

Under Way

Project Title:

RIF Projec Administration

Projected End Date:

09/30/2014

Completed Activity Actual End Date:

09/30/2015

Responsible Organization:

Lumbee Regional Development Association

Overall	Oct 1 thru Mar 31, 2016	To Date
Total Projected Budget from All Sources	N/A	\$25,000.00
Total Budget	\$0.00	\$25,000.00
Total Obligated	\$0.00	\$25,000.00
Total Funds Drawdown	\$0.00	\$25,000.00
Program Funds Drawdown	\$0.00	\$25,000.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$4,425.13
Lumbee Regional Development Association	\$0.00	\$4,425.13
Match Contributed	\$0.00	\$0.00

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.

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 Progress Narrative:

During the past 6 months the project worked to implement additional steps to close out the project operations as project funds were mostly expended and project objectives were mostly accomplished. Ben Jacobs, the Project



Director ended fulltime employment with the project on April 30, 2015. Jacobs continued to serve the project as a part-time consultant to complete various tasks related to project closeout and to follow up with project clients who call the project officer related to past project activities.

Jacobs began employment with Lumbee Enterprise Development, a for-profit subsidiary of Lumbee Regional Development Association and the office location was convenient for continuing to provide limited services to the HUD RIF project.

During this period, the LRDA staff and consultant completed efforts to close out the project including completing expenditures and obligations of all funds remaining in the RIF project budget. LRDA staff and consultant completed a close down of the RIF Project office and processed RIF Project files for storage and archiving. LRDA staff and the consultant also continued to gather and analyze information on the overall impact of the project and continued to pursue opportunities related to the goals of the RIF project. For example, they continued to network with major project partners including the Lumbee Tribe of NC, Lumbee River EMC, and Cumberland Community Action Program (which changed its name to Action Pathways Inc, of Fayetteville.)

During this project period, the project served no additional clients. However, LRDA staff and the consultant continued to make referrals of clients to other agencies as people continued to call to seek assistance with making improvements to their homes and request assistance with obtaining financing to make improvements to homes. Jacobs served as a consultant to LRDA to complete reports on the HUD project as needed, to complete closeout of project files, and establish archive and storage of HUD project records so that they could be easily retrieved as needed for project reporting and documentation sharing. Jacobs completed the closeout reports on the project as required.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Community Input Sessions	0	13/10
# of Strategic Planning Sessions	0	12/5

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Project # / Title: 02 / LRDA RIF Housing Assistance

Grantee Activity Number: 02



Activity Title: **Counseling on Home Energy and Housing**

Activity Category:

RIF - Homeownership Counseling and Education

Project Number:

02

Projected Start Date:

11/01/2011

Benefit Type:

Direct (HouseHold)

National Objective:

RIF

Activity Status:

Under Way

Project Title:

LRDA RIF Housing Assistance

Projected End Date:

09/30/2014

Completed Activity Actual End Date:

09/30/2015

Responsible Organization:

Lumbee Regional Development Association

Overall	Oct 1 thru Mar 31, 2016	To Date
Total Projected Budget from All Sources	N/A	\$237,500.00
Total Budget	\$0.00	\$237,500.00
Total Obligated	\$0.00	\$237,500.00
Total Funds Drawdown	\$0.00	\$237,500.00
Program Funds Drawdown	\$0.00	\$237,500.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$132,068.40
Lumbee Regional Development Association	\$0.00	\$132,068.40
Match Contributed	\$0.00	\$0.00

Activity Description:

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

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 Progress Narrative:

During the past 6 months the project worked to implement additional steps to close out the project operations as project funds were mostly expended and project objectives were mostly accomplished. Ben Jacobs, the Project Director ended fulltime employment with the project on April 30, 2015. Jacobs continued to serve the project as a part-time consultant to complete various tasks related to project closeout and to follow up with project clients who call the project officer related to past project activities.

Jacobs began employment with Lumbee Enterprise Development, a for-profit subsidiary of Lumbee Regional Development Association and the office location was convenient for continuing to provide limited services to the HUD RIF project.

During this period, the LRDA staff and consultant completed efforts to close out the project including completing expenditures and obligations of all funds remaining in the RIF project budget. LRDA staff and consultant completed a close down of the RIF Project office and processed RIF Project files for storage and archiving. LRDA

staff and the consultant also continued to gather and analyze information on the overall impact of the project and continued to pursue opportunities related to the goals of the RIF project. For example, they continued to network with major project partners including the Lumbee Tribe of NC, Lumbee River EMC, and Cumberland Community Action Program (which changed its name to Action Pathways Inc, of Fayetteville.)

During this project period, the project served no additional clients. However, LRDA staff and the consultant continued to make referrals of clients to other agencies as people continued to call to seek assistance with making improvements to their homes and request assistance with obtaining financing to make improvements to homes. Jacobs served as a consultant to LRDA to complete reports on the HUD project as needed, to complete closeout of project files, and establish archive and storage of HUD project records so that they could be easily retrieved as needed for project reporting and documentation sharing. Jacobs completed the closeout reports on the project as required.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Homeowners Receiving Home	0	150/200
# of Households Establishing IDA	0	0/0
# of Persons Educated on Fair	0	0/200
\$ Amount Contributed by	0	0/0
\$ of Leverage Funds- Private	0	0/0
\$ of Leverage Funds- Government	0	0/0
# of Leverage Partners	0	8/3

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	118/70	87/80	205/150	100.00
# Owner Households	0	0	0	118/70	87/80	205/150	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: 03

Activity Title: Rehab assistance to residential housing

Activity Category:

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

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

09/30/2015

National Objective:

RIF

Responsible Organization:

Lumbee Tribe of North Carolina

Overall	Oct 1 thru Mar 31, 2016	To Date
Total Projected Budget from All Sources	N/A	\$0.00
Total Budget	\$0.00	\$0.00
Total Obligated	\$0.00	\$0.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$95,000.00
Lumbee Tribe of North Carolina	\$0.00	\$95,000.00
Match Contributed	\$0.00	\$73,000.00

Activity Description:

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

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 Progress Narrative:

During the past 6 months the project worked to implement additional steps to close out the project operations as project funds were mostly expended and project objectives were mostly accomplished. Ben Jacobs, the Project Director ended fulltime employment with the project on April 30, 2015. Jacobs continued to serve the project as a part-time consultant to complete various tasks related to project closeout and to follow up with project clients who call the project officer related to past project activities.

Jacobs began employment with Lumbee Enterprise Development, a for-profit subsidiary of Lumbee Regional Development Association and the office location was convenient for continuing to provide limited services to the HUD RIF project.

During this period, the LRDA staff and consultant completed efforts to close out the project including completing expenditures and obligations of all funds remaining in the RIF project budget. LRDA staff and consultant completed a close down of the RIF Project office and processed RIF Project files for storage and archiving. LRDA



staff and the consultant also continued to gather and analyze information on the overall impact of the project and continued to pursue opportunities related to the goals of the RIF project. For example, they continued to network with major project partners including the Lumbee Tribe of NC, Lumbee River EMC, and Cumberland Community Action Program (which changed its name to Action Pathways Inc, of Fayetteville.)

During this project period, the project served no additional clients. However, LRDA staff and the consultant continued to make referrals of clients to other agencies as people continued to call to seek assistance with making improvements to their homes and request assistance with obtaining financing to make improvements to homes. Jacobs served as a consultant to LRDA to complete reports on the HUD project as needed, to complete closeout of project files, and establish archive and storage of HUD project records so that they could be easily retrieved as needed for project reporting and documentation sharing. Jacobs completed the closeout reports on the project as required.

Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Properties	0		46/30	
# of buildings (non-residential)	0		0/0	
# of Households Establishing IDA	0		0/0	
# of Households Receiving Direct	0		18/30	
# of Households Receiving Loans	0		0/0	
# of Housing Units with	0		16/30	
# of New CDFIs Established	0		0/0	
\$ Amount Contributed by	0		0/0	
\$ of Leverage Funds- Private	0		0/0	
\$ of Leverage Funds- Government	0		169500/30000	
# of Leverage Partners	0		5/3	

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		46/30	
# of Singlefamily Units	0		46/30	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Construction Jobs Created	0	0	0	1/3	7/6	8/9	100.00
# of Green Building or Energy	0	0	0	0/3	5/6	5/9	100.00

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	25/15	21/15	46/30	100.00
# Owner Households	0	0	0	25/15	21/15	46/30	100.00

Activity Locations

No Activity Locations found.



Other Funding Sources Budgeted - Detail

Match Sources

	Amount
Lumbee River Electric Membership Corporation	\$0.00
Lumbee Tribe of North Carolina	\$300,000.00
Subtotal Match Sources	

Other Funding Sources

	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



Grantee Activity Number: 04

Activity Title: Rehab of residential housing

Activity Category:

RIF - Rehabilitation/reconstruction of Residential Structures

Project Number:

02

Projected Start Date:

03/01/2012

Benefit Type:

Direct (HouseHold)

National Objective:

RIF

Activity Status:

Under Way

Project Title:

LRDA RIF Housing Assistance

Projected End Date:

09/30/2014

Completed Activity Actual End Date:

09/30/2015

Responsible Organization:

Lumbee River Electric Membership Corporation

Overall	Oct 1 thru Mar 31, 2016	To Date
Total Projected Budget from All Sources	N/A	\$0.00
Total Budget	\$0.00	\$0.00
Total Obligated	\$0.00	\$0.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$6,000.00
Lumbee River Electric Membership Corporation	\$0.00	\$6,000.00
Match Contributed	\$0.00	\$12,000.00

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.

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 Progress Narrative:

During the past 6 months the project worked to implement additional steps to close out the project operations as project funds were mostly expended and project objectives were mostly accomplished. Ben Jacobs, the Project Director ended fulltime employment with the project on April 30, 2015. Jacobs continued to serve the project as a part-time consultant to complete various tasks related to project closeout and to follow up with project clients who call the project officer related to past project activities.

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During this project period, the project served no additional clients. However, LRDA staff and the consultant continued to make referrals of clients to other agencies as people continued to call to seek assistance with making improvements to their homes and request assistance with obtaining financing to make improvements to homes. Jacobs served as a consultant to LRDA to complete reports on the HUD project as needed, to complete closeout of project files, and establish archive and storage of HUD project records so that they could be easily retrieved as needed for project reporting and documentation sharing. Jacobs completed the closeout reports on the project as required

Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Properties	0		3/21	
# of buildings (non-residential)	0		0/0	
# of Households Establishing IDA	0		0/0	
# of Households Receiving Direct	0		0/21	
# of Households Receiving Loans	0		3/21	
# of Housing Units with	0		3/21	
# of New CDFIs Established	0		0/0	
\$ Amount Contributed by	0		0/0	
\$ of Leverage Funds- Private	0		0/157500	
\$ of Leverage Funds- Government	0		0/0	
# of Leverage Partners	0		2/3	

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		3/21	
# of Singlefamily Units	0		3/21	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Construction Jobs Created	0	0	0	0/2	0/2	0/4	0
# of Green Building or Energy	0	0	0	0/2	0/2	0/4	0

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	0/6	3/15	3/21	100.00
# Owner Households	0	0	0	0/6	3/15	3/21	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

Match Sources

	Amount
Lumbee River Electric Membership Corporation	\$157,500.00
Subtotal Match Sources	\$0.00

Other Funding Sources

	Amount
Lumbee Tribe of North Carolina	\$0.00
Total Other Funding Sources	\$0.00



Grantee Activity Number: 05

Activity Title: Energy Audits of Client Homes

Activity Category:

RIF - Planning and Capacity Building

Project Number:

02

Projected Start Date:

02/01/2012

Benefit Type:

()

National Objective:

RIF

Activity Status:

Under Way

Project Title:

LRDA RIF Housing Assistance

Projected End Date:

09/30/2014

Completed Activity Actual End Date:

03/30/2015

Responsible Organization:

Lumbee Regional Development Association

Overall	Oct 1 thru Mar 31, 2016	To Date
Total Projected Budget from All Sources	N/A	\$37,500.00
Total Budget	\$0.00	\$37,500.00
Total Obligated	\$0.00	\$37,500.00
Total Funds Drawdown	\$0.00	\$37,500.00
Program Funds Drawdown	\$0.00	\$37,500.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$37,500.00
Lumbee Regional Development Association	\$0.00	\$37,500.00
Match Contributed	\$0.00	\$0.00

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

Location Description:

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

Activity Progress Narrative:

During the past 6 months the project worked to implement additional steps to close out the project operations as project funds were mostly expended and project objectives were mostly accomplished. Ben Jacobs, the Project Director ended fulltime employment with the project on April 30, 2015. Jacobs continued to serve the project as a part-time consultant to complete various tasks related to project closeout and to follow up with project clients who call the project officer related to past project activities.

Jacobs began employment with Lumbee Enterprise Development, a for-profit subsidiary of Lumbee Regional Development Association and the office location was convenient for continuing to provide limited services to the HUD RIF project.

During this period, the LRDA staff and consultant completed efforts to close out the project including completing



expenditures and obligations of all funds remaining in the RIF project budget. LRDA staff and consultant completed a close down of the RIF Project office and processed RIF Project files for storage and archiving. LRDA staff and the consultant also continued to gather and analyze information on the overall impact of the project and continued to pursue opportunities related to the goals of the RIF project. For example, they continued to network with major project partners including the Lumbee Tribe of NC, Lumbee River EMC, and Cumberland Community Action Program (which changed its name to Action Pathways Inc, of Fayetteville.)

During this project period, the project served no additional clients. However, LRDA staff and the consultant continued to make referrals of clients to other agencies as people continued to call to seek assistance with making improvements to their homes and request assistance with obtaining financing to make improvements to homes. Jacobs served as a consultant to LRDA to complete reports on the HUD project as needed, to complete closeout of project files, and establish archive and storage of HUD project records so that they could be easily retrieved as needed for project reporting and documentation sharing. Jacobs completed the closeout reports on the project as required

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	151/150
# of Businesses	0	1/2
# of Non-business Organizations	0	2/0
# of Conferences Held	0	0/2
# of Plans Completed	0	0/0
# of Studies Conducted	0	147/150
\$ of Leverage Funds- Private	0	0/0
\$ of Leverage Funds- Government	0	0/0
# of Leverage Partners	0	6/2
\$ of Leverage Funds- Tribal	0	0/0

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

