

Action Plan

Grantee: KARUK TRIBE OF CALIFORNIA

Grant: R-U1-1C-AI-0044

LOCCS Authorized Amount: \$ 392,266.00
Grant Award Amount: \$ 392,266.00
Status: Reviewed and Approved

Estimated PI/RL Funds:

Total Budget: \$ 392,266.00

Funding Sources

Funding Source	Funding Type
Orleans Computer Center	Other Federal Funds
Happy Camp High School	State Funds
Karuk Tribal Housing Authority	Other Federal Funds
Workforce Connection	State Funds
College of the Siskiyous	State Funds
Happy Camp Community Computer Center	Program Income
Karuk Community Loan Fund	Other Federal Funds

Narratives

1. Capacity of the Applicant and Relevant Organizational Experience:

The Karuk Tribe as the second largest Indian Tribe in California has developed a myriad of health, education, housing, and human services critical to our rural regions infrastructure. We have demonstrated our capacity to manage HUD projects and other grants within budgets, on schedule, efficiently, and in good standing with our investors for over two decades. The proposed project's staff were selected based on their experience with similar projects and accountability, accomplishments, and knowledge. Rating Factor 1, Attachment 1 contains a list of relevant projects, staff qualifications and experience, and organizational chart.

The Karuk Tribe will implement the proposed project through the Karuk Community Development Corporation (KCDC). The KCDC's mission is to build diversified, sustainable economies by creating new business ownership and employment opportunities within the ancestral territory of the Karuk People. The KCDC is governed by a seven member Board of Directors. Rating Factor 1 Attachment 1 provides a list of the KCDC Board members. KCDC oversight is closely monitored with monthly reporting to the Karuk Tribal Council.

The Karuk Tribes most relevant demonstrated capacity to manage the proposed Rural Innovation Grant is two recent consecutive Administration for Native Americans (ANA) Social and Economic Development Strategies grants (in a 5 year period), to assist Native Americans with educational needs and firefighting training.

The Karuk Community Development Project management team includes: Victoria Hays, Deanna Millers, Bari Talley along with the KCDC, and Laura Mayton and Erin Hillman from the Karuk Tribal Administration staff. Emma Lee Johnson and Victoria Hays will ensure the continuity of management, coordination with various agencies, and reporting is adequate.

The KCDC will run the majority of project activities from the Happy Camp Community Computer-Distance Learning Center, and two satellite Computer Centers in Orleans and Yreka.

Victoria Hays will be Project Director and Trainer Coordinator.

KCDC's Chief Finance Officer/Operations Manager, Deanna Miller, will also make sure the grant guidelines and that the financial accountability, draw downs, budget, procurement, and compliance are satisfactory. In 2013, Deanna was appointed CFO of KCDC.

Ms. Bari Talley, KCDC Workforce Development Coordinator Trainer will oversee project activities from the Orleans Computer Center. She is a graduate of Evergreen State College in Olympia, Washington; Ms. Talley has been a Student Services Coordinator for the Community Computer/Distance Learning Center in Orleans since 2006.

Non Staff Instructors/Trainers will be professionals providing in kind and contract services from the private sector, College of the Siskiyous, or the Karuk Community Loan Fund (KCLF). Two such trainers include Nancy Smith from JEDI, a small business development group, and Eddie



Davenport, Executive Director of the Karuk Community Loan Fund. Eddie Davenport is a licensed Real Estate Broker in California with 36 years experience in business, retail development, commercial leasing, commercial sales, property management and land development, owning and operating businesses, including startup, development, expansion, financing and loan servicing. Eddie will provide entrepreneurial and homeownership training and basic financial literacy. Nancy Swift, Director of the Jefferson Economic Development Institute (JEDI), will provide financial management/consumer credit, e-commerce, and pricing workshops for small business owners. In support of the project activities the KCDC will collaborate with the College of the Siskiyous, Siskiyou County Regional Occupational Program, One-Stop Career Center—Work-force Connection—and Siskiyou Training & Employment Program and the Siskiyou County Economic Development Council. Additionally the project will be supported by in-kind services by more than a dozen Tribal and other community partners, including public schools, and non-profit organizations including the Karuk Tribal Housing Authority (KTHA), the Karuk Tribes Temporary Aid to Needy Families (TANF) Program, Tribal Low-Income Assistance Programs, the Tribes Education Program, the Karuk Tribal Employment Rights Office and Native Employment Works Program, Happy Camp High School and Siskiyou Adult School, College of the Siskiyous Distance Learning Telecommunications, and the Karuk Community Loan Fund.

2. Need and Extent of the Problem:

*Other Indicators of Social and Economic Decline, include a decline of timber receipts in 1998 from \$721,890 down to \$45,000 in 2010 (Siskiyou County Auditor's Office Report) that has severely impacted county tax revenues. Coldwell Banker Real Estate Broker Mary Dillon when contacted stated that local property values since 2008 fell over 12%. Happy Camp located in the heart of the project area was declared one of the ten most economically endangered communities in the United States by the National Association of Counties in the 1990s due to the collapse of the timber industry. Additional indicators are enclosed in Rating Factor 2 Attachment 2.

HUDs 2003 Low to Moderate Income (LMI) statistics identifies the Karuk Tribes LMI to be 83%. The 2004 American Indian Population and Labor Force Report released by the U.S. Department of the Interior, Bureau of Indian Affairs, Office of Tribal Services (p. 19), indicates the Karuk workforce totals 3,307 Tribal members living on or near reservation lands. In 2003, 473 Tribal members (14%) were unemployed; however, another 821 Tribal members (29%) were employed but living below poverty guidelines. Thus 1,294 Tribal members (43%) lived in poverty as the unemployed and "working poor" in the targeted Klamath River communities. The current economic recession has increased unemployment to 31% (CA EDD) and poverty to 60%. To meet the demands of 3,555 tribal members and nearly 5,000 descendants the Karuk Tribe has medical, dental, behavioral health clinics, community centers, and tribal offices in Happy Camp, Yreka, and Orleans California. The Karuk Tribal Housing Authority, (KTHA), provides a total of 182 housing units including 112 units in Yreka, 36 units in Happy Camp, and 34 units in Orleans. Yreka with 112 units is one of the largest single concentrations of tribal housing communities in California. No reservation lands were ever set aside for the Tribe, nor does the Tribe have a casino. Poverty and high numbers of chronically unemployed and decreasing federal funding significantly contributes to our Native American community's despair including depression, anxiety, alcohol/substance abuse, family violence, and child neglect.

3. Soundness of Approach:

The regional communities have been dependent on just one "timber product" economic generator that has collapsed. An important project strategy therefore is to help generate Tribal Entrepreneurships that create economic diversity; not only aimed at a particular market, but more broadly, for communities as a whole. The project goals and objectives will help facilitate the necessary confidence and skills for Native Americans to become more productive and self-reliant.

4. Leveraging Resources:

The leveraged in-kind resources total \$197,949. (50% of the \$392,266 grant funding request). Rating Factor 4 Attachment 1 provides a detailed descriptive of leveraged resources. Leveraged in-kind contributions include the Karuk Community Loan Fund (\$9,000) College of the Siskiyous (\$16,000), the Community Computer Center of Orleans (\$54,200), Happy Camp High School (\$91,691) the Workforce Connection (\$8,000) and Karuk Tribal Housing Authority (\$19,058).

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

A wide range of HUD Economic Development Employment Goals and Policy Priorities will be achieved. KCDC will provide the strong leadership and commitment of human-resources and talent to ensure the project's successful execution. In addition to evaluating progress and achievements with the HUD Logic Model Tool we will also track progress with our Objective Management Activities Plan (Table 2) under Criteria for Evaluating Results or Benefits Expected. Indicators of success will include: meeting project time frames, validating participant progress with outcomes, completing objectives defined in the Objective Management Activity Plan (Table 2), and the effectiveness in improving participant capacity for job readiness. These measures will ensure that targets are met and any adjustments if necessary are addressed in a timely manner; i.e. additional recruitment, and client follow up or re-scheduling.

Projected Output Measures include, over 36 months; 90 low income Tribal recipients will have completed vocational and job training, 60 low income Tribal recipients will have participated in entrepreneurship training, 60 low income Tribal recipients will have participated in homeownership and financial security training. 60 Tribal Members will take classes to secure GED, paraprofessional certificates or Associate's Degrees, and all participants will be referred to other non-tribal partners as needed to further assist people with employment.

Projected Outcome Measures include: over 36 months; 30 jobs will be created, 6 entrepreneurship contract service agreements will be secured, 60 low income Tribal recipients may have improved their credit/capacity for homeownership, 10 new part time or full time businesses will emerge that will provide at least 20 jobs, 45 Tribal employees and/or members will have earned or will soon be earning GED, paraprofessional certificates or Associate's Degrees. Tribal individuals will also be referred to other career services outside the scope of the project activities. 253 families in the Karuk Tribal Housing Program will have neighborhood access to an array of job training, career development, education, and homeownership training that will promote economic development.

Job Creation/Employment (b). We will refer participants and other assistance as needed outside the scope of the project with other institutions and resources including available on the job training opportunities provided by the private and federal sector. The economic forecast by



economists for Siskiyou County and the Tribes service area includes government, private business and services, health and human services, administration management/technology, and forestry natural/resource activities. The vocational training activities we will provide will be consistent with regional economic forecasted opportunities. The employment outlook is detailed in Rating Factor 5 Attachment 1.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
01	Karuk Community Development	01	Job/Vocational Training
		02	Homeownership and Financial Security Counseling
		03	Entrepreneurship Training and Business
		04	Educational Degrees
		05	Administrative
9999	Restricted Balance	<i>No activities in this project</i>	



Activities

Project # / Title: 01 / Karuk Community Development Project

Grantee Activity Number: 01
Activity Title: Job/Vocational Training

Activity Type:
 RIF - Job Training and Education for Economic and Business

Activity Status:
 Planned

Project Number:
 01

Project Title:
 Karuk Community Development Project

Projected Start Date:
 10/01/2011

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: \$ 84,343.25
Other Funds Total: \$ 52,472.75
Total Funds Amount: \$ 136,816.00

National Objective:
 Rural Innovation Fund

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 NA

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Persons Who Received Training And Obtained a Job				0.0
# of Persons Receiving Job Training in Green Building or Energy Efficiency				0.0
# of Persons Receiving Job Training in Construction or Home Repair				0.0
# of Persons Participating in On-The-Job Training	90	45	45	100.00

Proposed Accomplishments	Total
\$ of Leverage Funds- Tribal Organizations	
# of Leverage Partners Participating	4
\$ of Leverage Funds- Government	13550
\$ of Leverage Funds- Private	
# of Training Participants	90
# of Persons Receiving Career Counseling or Support Services	



Activity is being carried out by Grantee:

Activity is being carried out through:

No

Organization carrying out Activity:

karuk Tribe

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
karuk Tribe	Unknown	\$ 84,343.25

Funding Source Name	Matching Funds	Funding Amount
Workforce Connection	Yes	\$ 8,000.00
Karuk Community Loan Fund	No	\$ 0.00
Karuk Tribal Housing Authority	No	\$ 0.00
Happy Camp High School	Yes	\$ 22,922.75
College of the Siskiyou	Yes	\$ 8,000.00
Orleans Computer Center	Yes	\$ 13,550.00

Location Description:

Happy Camp Community Computer Center, Happy Camp, CA

Activity Description:

Increase employment and self-employment opportunities for low income Tribal members living within the Karuk aboriginal territory.

Objective 1.1 By the end of the 36th month, at least 90 low income Tribal recipients will have completed vocational and job training to be more employable.

Grantee Activity Number: 02
Activity Title: Homeownership and Financial Security Counseling

Activity Type: RIF - Homeownership Counseling and Education	Activity Status: Planned
Project Number: 01	Project Title: Karuk Community Development Project
Projected Start Date: 10/01/2011	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: \$ 84,343.25
National Objective: Rural Innovation Fund	Other Funds Total: \$ 50,501.75
Environmental Assessment: EXEMPT	Total Funds Amount: \$ 134,845.00
Benefit Report Type: Direct (Households)	

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households	20	10	10	100.00

Proposed Accomplishments	Total
# of Leverage Partners Participating	4
\$ of Leverage Funds- Government	27579
\$ of Leverage Funds- Private	
\$ Amount Contributed by Households to IDA Education Accounts	
# of Persons Educated on Fair Housing (AFFH)	
# of Households Establishing IDA Accounts for Education	
# of Homeowners Receiving Home Maintenance Training	

Activity is being carried out by Grantee: No
Activity is being carried out through:
Organization carrying out Activity: karuk Tribe

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
karuk Tribe	Unknown	\$ 84,343.25

Funding Source Name	Matching Funds	Funding Amount
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Workforce Connection	No	\$ 0.00
Karuk Community Loan Fund	Yes	\$ 4,500.00
Karuk Tribal Housing Authority	Yes	\$ 9,529.00
Happy Camp High School	Yes	\$ 22,922.75
College of the Siskiyou	No	\$ 0.00
Orleans Computer Center	Yes	\$ 13,550.00

Location Description:

Happy Camp Community Computer Center, Happy Camp, CA
Karuk Community Loan Fund, Happy Camp, CA

Activity Description:

GOAL 2. Improve the quality of life of Tribal low income community members for establishing good credit, homeownership, and financial security (e.g., building equity investments, retirement funds, and savings accounts to help promote economic development).

Objective 2.1 By the end of the 36th

month, at least 60 low income Tribal recipients will

have learned to improve their credit; will have improved their capacity for homeownership, and financial security including equity investments, retirement funds, and savings accounts.

20 households will result in serving 60 low income Tribal recipients to improve their credit.



Grantee Activity Number: 03
Activity Title: Entrepreneurship Training and Business

Activity Type:
 RIF - Financial and Technical Assistance to Business

Activity Status:
 Planned

Project Number:
 01

Project Title:
 Karuk Community Development Project

Projected Start Date:
 10/01/2011

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: \$ 84,343.25

National Objective:
 Rural Innovation Fund

Other Funds Total: \$ 50,501.75

Total Funds Amount: \$ 134,845.00

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 NA

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Micro-Enterprises Established				0.0
# of Permanent Jobs Retained				0.0
# of Permanent Jobs Created	10	5	5	100.00

Proposed Accomplishments	Total
# of Businesses Receiving Loans from a Revolving Loan Fund	
\$ Amount of Money Used to Capitalize a Business Revolving Loan Fund	
\$ of Leverage Funds- Tribal Organizations	
# of Leverage Partners Participating	4
\$ of Leverage Funds- Government	27579
\$ of Leverage Funds- Private	
# of Persons Participating in Small Business Training	
# of New CDFIs Established	
# of New Businesses Established	10
# of Existing Businesses Assisted	11
# of Business Incubators Created	
# of Business Development Loans Offered to New Businesses	
# of Business Development Loans Offered to Existing Businesses	



Activity is being carried out by Grantee:

Activity is being carried out through:

No

Organization carrying out Activity:

karuk Tribe

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
karuk Tribe	Unknown	\$ 84,343.25

Funding Source Name	Matching Funds	Funding Amount
Workforce Connection	No	\$ 0.00
Karuk Community Loan Fund	Yes	\$ 4,500.00
Karuk Tribal Housing Authority	Yes	\$ 9,529.00
Happy Camp High School	Yes	\$ 22,922.75
College of the Siskiyous	No	\$ 0.00
Orleans Computer Center	Yes	\$ 13,550.00

Location Description:

Happy Camp Community Computer Center, Happy Camp, Ca
Karuk Community Loan Fund, Happy Camp, CA

Activity Description:

GOAL 3 Facilitate sustainable economic development opportunities and the creation and retention of jobs for low and very low income and unemployed tribal members through business ownership and entrepreneurship training, and securing business contracting service opportunities.

Objective 3.1 By the end of the 36th month, at least 60 low income Tribal recipients will have completed entrepreneurship training including financial planning, market/feasibility, and /or training for government contract opportunities. Up to 10 private enterprises will be assisted or started.

Additionally:

30 people receive federal contract training

6 federal contracts secured



Grantee Activity Number: 04
Activity Title: Educational Degrees

Activity Type:
 RIF - Job Training and Education for Economic and Business

Activity Status:
 Under Way

Project Number:
 01

Project Title:
 Karuk Community Development Project

Projected Start Date:
 10/01/2011

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: \$ 100,009.65

National Objective:
 Rural Innovation Fund

Other Funds Total: \$ 44,472.75

Total Funds Amount: \$ 144,482.40

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 NA

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Persons Who Received Training And Obtained a Job	36	18	18	100.00
# of Persons Receiving Job Training in Green Building or Energy Efficiency				0.0
# of Persons Receiving Job Training in Construction or Home Repair				0.0
# of Persons Participating in On-The-Job Training				0.0

Proposed Accomplishments	Total
\$ of Leverage Funds- Tribal Organizations	
# of Leverage Partners Participating	2
\$ of Leverage Funds- Government	13550
\$ of Leverage Funds- Private	
# of Training Participants	
# of Persons Receiving Career Counseling or Support Services	10

Activity is being carried out by Grantee:
 Yes

Activity is being carried out through:
 Grantee Employees

Organization carrying out Activity:
 karuk Tribe

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
karuk Tribe	Unknown	\$ 100,009.05



Funding Source Name	Matching Funds	Funding Amount
Workforce Connection	No	\$ 0.00
Karuk Community Loan Fund	No	\$ 0.00
Karuk Tribal Housing Authority	No	\$ 0.00
Happy Camp High School	Yes	\$ 22,922.75
College of the Siskiyous	Yes	\$ 8,000.00
Orleans Computer Center	Yes	\$ 13,550.00

Location Description:

Happy Camp Community Computer Center, Happy Camp, CA

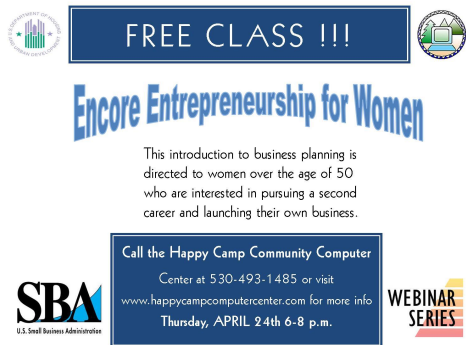
Activity Description:

We have 2 students currently enrolled in Distance Learning Classes at the Computer Center, but we began the semester with 10. We started the semester off on a strong foot, but as the semester progressed, classes thinned out and students dropped classes or stopped coming altogether. Attrition rates could possibly be attributed to the delay in the dispersal of financial aid in conjunction with the cost and time taken to get materials, mostly books. One of the ways that we can curb this next semester is by using funds to purchase e-books that will be accessible by iPad or tablet. The computer center in Happy Camp recently acquired 6 tablets, all of which can be loaned to the students of next semester's classes. Orleans Computer Center has 6 as well.

Activity Supporting Documents

Document Name: encore entrepreneurship flier jpeg.jpg

Image:



Document Name: msword class 032514.gif

Image:

Happy Camp Community Computer Center
FREE COMPUTER CLASS
Microsoft Word



Tuesday, March 25th at 6 pm

Document Name: publisher 042214.jpg.jpg

Image:

Advertise !! LEARN HOW TO

Make Fliers

Promotional Calendars and Tablets, Business Cards & Brochures

Tuesday, April 22nd at 4 p.m.

For more information, please contact the
Happy Camp Community Computer Center
530-493-1485

Visit us on the web at www.happycampcomputercenter.com



Document Name: usda career webinars.png

Image:

USDA Career Info Sessions

For Students and Recent Graduates

February 19

March 20

April 9

Wednesday 8 –10 a.m.



Happy Camp Community Computer Center
25 Fourth Avenue
493-1485
call for more info



Document Name: usfs job fair flyer.pdf

Grantee Activity Number: 05
Activity Title: Administrative

Activity Type:

RIF - Administration

Activity Status:

Under Way

Project Number:

01

Project Title:

Karuk Community Development Project

Projected Start Date:

10/01/2011

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: \$ 39,226.60

National Objective:

Rural Innovation Fund

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 39,226.60

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Proposed Accomplishments

of Strategic Planning Sessions

Total

8

of Community Input Sessions

8

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

karuk Tribe

Proposed budgets for organizations carrying out Activity:

Responsible Organization

karuk Tribe

Organization Type

Unknown

Proposed

\$ 39,226.60

Funding Source Name

Workforce Connection

Matching Funds

No

Funding Amount

\$ 0.00

Karuk Community Loan Fund

No

\$ 0.00

Karuk Tribal Housing Authority

No

\$ 0.00

Happy Camp High School

No

\$ 0.00

College of the Siskiyous

No

\$ 0.00

Orleans Computer Center

No

\$ 0.00



Location Description:

Karuk Community Development Corporation, Happy Camp, C

Activity Description:

Administrative costs have been used for payroll and accounting, as well as for staffing the monthly boarding meetings and planning sessions.

Action Plan History

Version	Date
R-U1-1C-AI-0044 AP#1	05/07/2014
R-U1-1C-AI-0044 AP#2	03/19/2012
R-U1-1C-AI-0044 AP#3	03/14/2012
R-U1-1C-AI-0044 AP#4	03/01/2012
R-U1-1C-AI-0044 AP#5	02/22/2012
R-U1-1C-AI-0044 AP#6	02/08/2012

