

# **HOME IMPROVEMENT PROGRAMS POLICY**

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## **SECTION 1**

### **PURPOSE STATEMENT**

The purpose of the Home Improvement Program is to bring sub-standard homes up to a safe and healthy living standard. Various funding sources will be utilized to meet program goals, a few (but not limit to) shall be 1) Indian Community Development Block Grant (ICDBG), Bureau of Indian Affairs (BIA), Native American Housing Assistance and Self-Determination Act (NAHASDA)

## **SECTION 2**

### **ADMINISTRATIVE STRUCTURE**

The Salish and Kootenai Housing Authority Board of Commissioners (BOC) granted the Executive Director of the, Salish and Kootenai Housing Authority (Housing Authority), and staff the authority to develop and administer the Home Improvement Program (HIP).

The executive director and the HIP Board, comprised of six (6) selected members of various entities representative of the Confederated Salish & Kootenai Tribes, Tribal Health and Human Resource, Department of Human Resource Development, Tribal Council and the Housing Authority Occupancy Department, have the authority to approve or deny all applications based on availability of funds and policies approved by the BOC.

Applicants may appeal unfavorable decisions made to the BOC in accordance with the Housing Authority grievance policy.

## SECTION 3

### PROGRAM REQUIREMENTS

#### 3.1 Indian Community Development Block Grant Requirements

##### Applicant Eligibility Requirements

- A. Applicant must be an enrolled member of the Confederated Salish & Kootenai Tribes (CSKT). If there is a change in family unit after the project is approved, the application shall go back to the Home Improvement Program (HIP) Board for reconsideration.
- B. Applicant must meet current applicable Federal Income guidelines
- C. Applicant must have ownership of the unit in which assistance is being applied for.
- D. If applicant is claiming a disability, a copy of Social Security Disability must be attached or statement from physician stating disability and need for handicap accessibility needs.
- E. Approved applicant must attend Flathead Finance Program Post Purchase Education class prior to assistance being provided excluding elderly applicants.
- F. If the applicant leaves the home for any reason after the project is approved, but prior to project being put on contract the rehabilitation must go back to the HIP Board for reconsideration based on:
  - 1. If the remaining spouse is an enrolled member of CSKT the project may be allowed to commence.
  - 2. If the remaining spouse is a non-member, has life estate to the home and has CSKT Tribal member children, the project may be allowed to commence. This must be documented by a signed statement of original applicant.
  - 3. If the remaining spouse and the child(ren) are not CSKT Tribal members and they do not have life estate to the home, the project will not commence.
- G. Applicant and household composition must adhere to the Housing Authority Criminal & Drug-Related Activity Policy and the Reapplying for Services Policy.
- H. Client must have current home owner insurance on the structure of which assistance is being applied for and remain in force for five years.

#### 3.2 Bureau of Indian Affairs

##### Applicant Eligibility Requirements

- A. Applicant must be an enrolled member of a federally recognized Indian tribe. If there is a change in family unit after the project is approved, the application shall go back to the Home Improvement Program (HIP) for reconsideration.
- B. Applicant annual income is 150 percent or less of the Department of Health and Human Services Poverty income guidelines, which are available from Department of Interior Web site at [www.bia.gov](http://www.bia.gov).
- C. Present housing is substandard as defined in §256.2 in 25 CFR Part 256.
- D. Meet the ownership requirements for assistance needed, as defined in §256.8, §256.9, or §256.10.

- E. Have no other resources for housing assistance.
- F. Have not previously received assistance relating to categories as defined in §256.9, §256.10 or §256.11
- G. If applicant is claiming a disability, a copy of Social Security Disability must be attached or statement from physician stating disability and need for handicap accessibility needs.
- H. Approved applicant must attend Flathead Finance Program Post Purchase Education class prior to assistance being provided excluding elderly applicants.
- I. If the applicant leaves the home for any reason after the project is approved, but prior to project being put on contract the rehabilitation must go back to the HIP Board for reconsideration based on:
  - 1. If the remaining spouse is an enrolled member of CSKT the project may be allowed to commence.
  - 2. If the remaining spouse is a non-member, has life estate to the home and has CSKT Tribal member children, the project may be allowed to commence. This must be documented by a signed statement of original applicant.
  - 3. If the remaining spouse and the child(ren) are not CSKT Tribal members and they do not have life estate to the home, the project will not commence.
- J. Applicant and household composition must adhere to the Housing Authority Criminal & Drug-Related Activity Policy and the Reapplying for Services Policy.
- K. Client must have current home owner insurance on the structure of which assistance is being applied for and remain in effect for five years.

**3.4 Waiting List Placement Criteria ALL Programs (ICDBG/BIA)**

Applicants will be evaluated, and prioritized, by the Housing Authority Housing Resource staff. Applicants will be prioritized and placed on priority points based waiting list as follows:

**Factors**

1. Annual household income must include income of all persons to include earned income, royalties and one time income (income as a percentage of Federal poverty guidelines)
 

• 0-25%	25 points
• 26-50%	20 points
• 51-75%	15 points
• 76-100%	10 points
• 101-125%	5 points
• 126-150%	0 points
  
2. Aged Persons (62) - 1 point per year over 62, maximum of 15 points no matter how many aged persons in home \*select highest
 

Applicant Age:	_____
Spouse Age:	_____
  
3. Handicap and/or Disabled 10 points  
*(maximum 10 points no matter how many disabled residents)*

4. Household consisting of United States Veteran	5 points
5. Dependent Children (under 18)	
• 1 child	3 points
• 2 children	6 points
• 3 children	9 points
• 4 children	12 points
• 5 (or more) children	15 points
6. Prior Assistance Ten (10) points <b>deducted</b>	(10) points
7. Over-Crowding (*low rent matrix)	5 Points
8. Time on Waiting List	
1 Year	1 Point
2 Year	4 Points
3 Year	6 Points
4 Year	8 Points
5+ Year	10 Points

Total of Points 1-7: \_\_\_\_\_

*Tiebreaker: Family with lower income will be listed first*

### 3.5 Update Requirement

- A. Applicant is required to update every year. Failing to complete update will result in the removal of application from the HIP waiting list.
1. Submit most recent/current income verification for the household composition
  2. Report any changes to household composition within 10 days of occurrence.
  3. When applicant reaches top of priority waiting list, current income (as of date of approval) must be provided.

### 3.6 Indian Community Development Block Grant Requirements

#### Home Eligibility Requirements

- A. Current Housing Authority Mutual Help Program units are not eligible for major rehabilitation. However, applicant can be considered for health and safety measures only if applicant can provide documentation that there are no other resources available to them; type of health/safety work would be determined by the Housing Authority Inspector.
- B. Home will not be considered for any duplicate repairs within an eight (8) year period, from date of new application. However, if applying for additional services, the additional services would be considered. There is a ten (10) point deduction for prior service.
- C. Mobile homes may be considered for rehabilitation only if they are on a permanent foundation. Definition of 'foundation' will be interpreted by a certified Housing Authority Inspector; according to current building specifications.

1. Mobile homes, whether on foundation or not, may be considered for rehabilitation when the occupant(s) are over the age of sixty (60) or disabled/handicapped. To be considered disabled/handicapped, the applicant must provide documentation from Social Security or a medical professional. Furthermore, the statement must list the handicapped assistance needed.
- D. Rehabilitation can only be done on the living space. No carports, decks or garages. Entry porch repair is allowed for safety purposes. No cosmetic repairs/replacements will be performed on the inside or outside of the home.
  - E. If the home for which services have been applied for, has been found to be in an excessively unhealthy environment due to housekeeping issues, the proposed application could potentially be put on hold until issues are reviewed by the HIP Board. This would be determined after Housing Authority staff prepares a report with photographs or issue's needing addressed and presents to HIP Board.

## **Bureau of Indian Affairs**

### **Home Eligibility Requirements**

- A. Home must be under ownership of Head of Household listed on HIP application. If the applicant has undivided ownership, in the home for which repairs are being applied for, the applicant must provide documentation (i.e. mortgage document, legal will listing beneficiaries, etc.) from all involved parties. In addition documentation from the Bureau of Indian Affairs, stating they (applicant) will have at the minimum of a five (5) year residence of the home. The applicant would be responsible for the financial obligation stated on the five (5) year Pay Back Agreement OR the twenty (20) year Pay Back Agreement if a home is replaced under category (C) with Bureau of Indian Affairs money, dependent upon funding utilized.
- B. Current Housing Authority Mutual Help Program units are not eligible for major rehabilitation. However, applicant can be considered for health and safety measures only if applicant can provide documentation that there are no other resources available to them; type of health/safety work would be determined by the Housing Authority Inspector.
- C. Home will not be considered for any duplicate repairs within an eight (8) year period, from date of new application. However, if applying for additional services, the additional services would be considered. There is a ten (10) point deduction for prior service.
- D. Mobile homes may be considered for rehabilitation only if they are on a permanent foundation and the age is 1980 or newer. Definition of 'foundation' will be interpreted by a certified Housing Authority Inspector; according to current building specifications.
  2. Mobile homes 1980 or newer, whether on foundation or not, may be considered for rehabilitation when the occupant(s) are over the age of sixty (60) or disabled/handicapped. To be considered disabled/handicapped, the applicant must provide documentation from a medical professional. Furthermore, the statement must list the handicapped assistance needed.

- E. Rehabilitation can only be done on the living space. No carports, decks or garages. Entry porch repair is allowed for safety purposes. No cosmetic repairs/replacements will be performed on the inside or outside of the home.
- F. If the home for which services have been applied for, has been found to be in an excessively unhealthy environment due to housekeeping issues, the proposed application could potentially be put on hold until issues are reviewed by the HIP Board. This would be determined after Housing Authority staff prepares a report with photographs or issue's needing review and presented to the HIP Board.

## **SECTION 4**

### **GRIEVANCE PROCEDURE**

Must follow the Housing Authority Grievance Policy

## **SECTION 5**

### **INDEMNIFICATION**

**Definition:**

Hold harmless: agrees to assume the liability and risk that may arise from the obligations, and protects and indemnifies the other party against having to bare any loss.

Indemnification: the act of making another "whole" by paying any loss another might suffer.

Tenant agrees to and shall hold and keep harmless and indemnify the Authority from and for any payments, expenses, costs, attorneys' fees, and from and for any debts, claims, and liabilities for losses or damage to the property or injuries to persons from any cause due to any act or omissions by the Tenant or Tenant's guests, licensees, invitees, or for any cause or reason whatsoever arising out of the occupancy by the Tenant.

Approved by the Salish and Kootenai Housing Authority Board of Commissioners at a Regular Meeting held November 15, 2016