

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 limited to) shall be 1) Indian Community Development Block Grant (ICDBG), 2) Bureau of Indian Affairs (BIA), 3) Native American Housing Assistance and Self-Determination Act (NAHASDA) and 4) Healthy Homes Program (HHP).

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 Policy Compliance Committee (PCC) comprised of Housing Authority employees to include Department Managers, or their designee, has 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 ICDBG 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 will go to the PCC 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 a 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 the project being put on contract, the rehabilitation must go back to the PCC 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 from the original applicant.
 - 3. If the remaining spouse and the children 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 for which assistance is being applied for and remain in force for five years.

3.2 BIA 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 will go to the PCC 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.
- 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 a 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 PCC 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 from the original applicant.
 - 3. If the remaining spouse and the children 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 for which assistance is being applied for and remain in effect for five years.

3.3 HHP Applicant Eligibility Requirements

- A. Applicant must be an enrolled member of the CSKT. If there is a change in family unit after the project is approved, the application will need to be reevaluated for eligibility. Unit occupied by applicant can be either/or:
 - 1. Single Family
 - 2. Multi-Family
- B. Applicant annual income is eighty (80) percent or less of the current years applicable Federal Income Guidelines. This information can be found at HUD.gov.
- C. In the case dual funding is utilized, the stricter of the income limits will be adhered to.

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

Applicants will be evaluated and prioritized by the Housing Authority Housing Resource staff based on the following factors:

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 **deducted** (10) points
7. Over-Crowding (*low rent matrix) 5 Points
8. Time on Waiting List
- 1 Year 1 Point
 - 2 Years 4 Points
 - 3 Years 6 Points
 - 4 Years 8 Points
 - 5+ Years 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 ICDBG Home Eligibility Requirements

- A. 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.
- B. 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.
- C. 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.
- D. 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 PCC. This would be determined after Housing Authority staff prepares a report with photographs or issues needing addressed and presents to PCC.

3.7 BIA Home Eligibility Requirements

- A. Home must be under ownership of Head of Household listed on 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 the event BIA funding is utilized, the required Pay Back Agreement if a home is replaced under category (C) of BIA policies will be enforced in accordance with §256.10.
- 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 and the age is 1980 or newer. Definition of 'foundation' will be interpreted by a certified Housing Authority Inspector; according to current building specifications.
 - 1. 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.

- 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 PCC. This would be determined after Housing Authority staff prepares a report with photographs or issues needing review and presents to the PCC.

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 Board of Commissioners of the Salish and Kootenai Housing Authority at a Regular Meeting held on May 14, 2019.