

SAUK-SUIATTLE INDIAN TRIBE

HOME REHABILITATION AND REPAIR PROGRAM POLICY

Article XXIV. Home Rehabilitation and Repair Program

Section 24.01 Title.

This Section shall be titled the "Home Rehabilitation and Repair Program."

Section 24.02 Purpose.

This program shall replace Article XXIV: Home Repair Program previously adopted by resolution # 06/35c/12.

Section 24.03 Policy Statement.

- (a) The Sauk-Suiattle Tribal Council recognizes the need to establish policies regarding the rehabilitation of privately-owned homes that belong to tribal members who are unable to obtain assistance from other agencies. The Housing Department will provide assistance, contingent upon approved funding, for the rehabilitation of privately-owned homes that are owned and occupied by enrolled members of the Sauk-Suiattle Indian Tribe.
- (b) Individuals and families who apply for assistance funded by the Sauk-Suiattle Indian Tribe using Indian Housing Block Grant funds will be required to meet eligibility standards established by the Sauk-Suiattle Indian Tribe along with other agencies or financial institutions that may be partners in these programs.

Section 24.04 General Information.

- (a) The Housing Department will provide assistance to pay for emergency repairs, rehabilitation expenses, building permits and local licensing requirements for privately-owned homes located in the Sauk-Suiattle service area. Eligible applicants may receive funding for emergency repairs up to \$2500. Approved rehabilitation applications may be eligible for a loan up to \$10,000 for the rehabilitation of their home based on need and availability of funds.
- (b) Participation in the Home Rehabilitation and Repair Program is limited to low-income families as defined by the Sauk-Suiattle Indian Tribe when using Indian Housing Block Grant funds. Participants will be required to provide documentation to verify the determination of low-income status. Over income applicants may be eligible for other tribal funding based on funding availability.
- (c) The Housing Director or other designated employee of the Department shall review and approve each Home Rehabilitation and Repair Program application. Applicants must make their request for a Rehabilitation or Repair funds on an application form developed by the Housing Department.
- (d) This assistance is offered in two forms:
 - 1. **One-time Emergency Repair Assistance** (not to exceed \$2,500) for emergency repairs, may not have to be repaid if the participant does not sell their home within 5 years as described in Section 24.11 of this Article.

2. **Rehabilitation Loans** (not to exceed \$10,000) for rehabilitation, to be amortized over a period up to ten years. Payments by the tribe are made directly to the vendor, contractor or appropriate agency. The payment is only made after the Housing Department has approved the application and the family has received a letter of approval from the Department.

Section 24.05 Approval Process.

The Housing Department will require the applicant to submit the following documents:

- (a) A completed application. Award of funding will be based on date and time of receipt of the Home Rehabilitation and Repair Program application and repair priority, with emergency items addressed first.
- (b) A completed Home Repair Needs Statement and Questionnaire is required. The request for One-time Emergency Repair Assistance for conditions of the home that affect the health and safety of the residents will be recorded in this section of the application. Requests for rehabilitation loans for betterment, replacement or additions to the unit are to be described by the applicant on this form.
- (c) Proof of home ownership of the unit, home owner insurance and location of the structure is requested at time of application.
- (d) The Housing Department shall determine who has approval or denial authority subject to the availability of funds.

Section 24.06 Allowable Uses.

Allowable uses shall be prioritized on the inspection and funds shall be made available, in accordance with this Housing Department prioritization schedule:

- (a) Rehabilitation of home to make accessible to persons with disabilities including bathroom(s), doorways and entrance ramps;
- (b) Rehabilitation of home to alleviate a hazard to the life, health, safety or overcrowding of the occupants, such as electrical problems, heating systems, toilets, hot water tanks, appliances and construction of additional bedrooms;
- (c) Rehabilitation of home to alleviate further deterioration of the home, such as roofs, foundations, siding and plumbing;
- (d) Weatherization items, such as insulation, windows and exterior doors;
- (e) Other improvements such as installation of carpet, cabinets, interior doors, lighting and plumbing fixtures, electrical, wood stoves, fencing, or other items as approved by the Housing Department.

Section 24.07 Unallowable Uses.

Rehabilitation funds shall not be used for luxury items as determined by the Housing Department such as hot tub, spas, swimming pools, electronic equipment, or household furniture.

Section 24.08 Payment for materials, construction costs and contractor services.

- (a) The Housing Department will make direct payment to the party performing the work or to the vendor where the purchase for material was made using the Housing Department Purchase Order System. At no time will payments be made directly to the homebuyer for any material or contractor invoices.

- (b) For the construction of additions or major improvements, payments shall be processed in accordance with the adopted Procurement Policy and/or contract documents.

Section 24.09 Inspections.

- (a) For construction of additions or structural changes, the Housing Department or certified building inspector will conduct an interim inspection, and upon completion of the project, a final inspection will be performed with the homeowner. A certification of completion will be signed by the homeowner along with the Housing Department and the contractor prior to final payment being issued.
- (b) All completed rehabilitation work must be inspected to assure that work completed meets any Housing Quality Standards, if applicable.
- (c) All homes must be inspected prior to being rehabilitated to assure that the proper level of environmental review has been conducted in accordance with the National Environmental Policy Act (NEPA) and any other applicable statutes, regulations and Executive Orders.
- (d) All homes must have been inspected for the existence of any lead based paint prior to being rehabilitated in accordance with HUD regulations entitled Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazard in Federally Owned Residential Property and Housing Receiving Federal Assistance contained in 24CFR35.

Section 24.10 Eligibility Requirements.

An individual or family must own a home within the Sauk-Suiattle Indian Tribe service area.

Section 24.11 Resale Restriction.

The Home Rehabilitation and Repair program is subject to resale restrictions. If the homeowner sells or transfers title to the home within 5 years of the date funds were received, the entire amount of the funding the participant received for repairs will be required to be paid back to the Sauk-Suiattle Tribe Housing Department. Any balance due on rehabilitation loans must be repaid to the SSIT Housing Department within 30 days of sale or title transfer.

Section 24.12 Other Requirements.

Insurance

- (a) The Housing Department shall require the family to provide adequate insurance either by purchasing insurance or by indemnification against casualty loss by providing insurance in adequate amounts to indemnify the Housing Department against loss from fire, weather, and liability claims for all housing units assisted by loans to families for privately owned housing.
- (b) The Housing Department shall require contractors and subcontractors to either provide insurance covering their activities or negotiate adequate indemnification coverage to be provided by the recipient in the contract.

Section 24.13 Warranty Work.

- (a) The homebuyer/homeowner shall be responsible for having warranty work performed on any manufactured appliances or materials used in the rehabilitation of their home.
- (b) The Housing Department shall establish warranty periods (for example, 1 year) on workmanship and products used in rehabilitation activities.

(c) Counseling Requirements

The Housing Department shall require the participants in any rehabilitation program to participant in counseling programs sponsored and paid for by the Housing Department.

(d) Agreement

All eligible applicants selected to participate in the Housing Department rehabilitation program shall sign a Repair Program Agreement with the Housing Department.

Section 24.14 Severability.

If any section, subsection, sentence, clause, or phrase of this Article is, for any reason, held to be invalid, such decision shall not affect the validity of the remaining portions of this Article.

Section 24.15 Effective Date.

This Article shall be effective immediately upon approval by the Tribal Council.