

YUROK INDIAN HOUSING AUTHORITY



SELF-HELP HOUSING ASSISTANCE POLICY

PROCESSING AND SELECTION OF APPLICATIONS:

I. Purpose

The purpose of the Yurok Indian Housing Authority (YIHA) Self-Help Housing Assistance Policy is to provide funding, in the form of a **loan** for technical assistance and materials to eligible **Native Americans** who want to perform renovation, rehabilitation, and/or new construction of their primary residence.

A. Eligibility for the YIHA Self-Help Housing Assistance Program

To be eligible for the program, an applicant **shall** submit a complete and signed application and **shall** meet **the NAHASDA regulations and all** of the following conditions:

1. Be a **Native American member of a Federally Recognized Tribe**;
2. At time of selection, the applicant's household annual gross income must be equal to or below the maximum allowable limits as defined in **ADDENDUM "A": Income Limits**.

Annual Income is defined for the purpose of this policy as the following: As reported under the Census long-form for the most recent available decennial Census.

Annual income includes, but is not limited to:

- (a) wages, salaries, tips, commissions;
 - (b) self-employment income;
 - (c) farm self-employment income;
 - (d) interest, dividends, net rental income, or income from estates or trust;
 - (e) Social Security or railroad retirement;
 - (f) Supplemental security income, aid to families with dependant children, or other public assistance or public welfare program;
 - (g) retirement, survivor, or disability pensions; and
 - (h) any other sources of income received regularly, including Veterans' (VA) compensation, and alimony.
3. No applicant shall be eligible for assistance if the applicant has previously been evicted from a **YIHA** unit, unless all outstanding balances owed by said prior tenant are paid in full.
 4. All information obtained from and about an applicant household will be held in strictest confidence, respecting each individual's right to privacy.
 5. Applicants will be informed that they have the right to appeal YIHA actions or its failure to act through the formal grievance procedure.

B. Notification to Applicants Not Meeting Eligibility Requirements

If an applicant is found to be ineligible for assistance, the YIHA will give him/her a written notice, which will state the reason for the ineligibility, and notify the applicant that they are entitled to an informal hearing on the finding. Their request for such hearing must be made within a reasonable time, as specified in the notice.

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C. Required Documentation

The following information is required and must be provided by the applicant or authorized organization/person acting on behalf of the applicant prior to assistance given:

1. Sign all the required forms including a *Release of Information* form for all family members age 18 or older;
2. Copies of the Social Security cards for all household members.
3. Documentation of land/dwelling ownership *or control of the land/dwelling.*

Complete applications must be received before selection can be made. Admission preference and selection will be given as defined in **ADDENDUM "B": Selection Rating.**

D. Certification of Applicant

By signing the **YIHA** Housing Application, the applicant is certifying that all information provided, orally and written is true and accurate. All information is subject to verification and falsification of any information shall be grounds for denial and reimbursement of any funds received from this program.

E. Type of Assistance

The type of assistance allowed will be limited to the following unless otherwise approved by the Executive Director of the **YIHA**:

1. Technical Assistance

Technical assistance shall include but not be limited to:

- a) Regular Site Inspections during renovations, repair, and/or new construction by qualified YIHA personnel or a qualified contractor chosen by YIHA.
- b) Assessment of ability to perform work
- c) Project Cost Estimating (Work Write-ups)
- d) Environmental Assessment
- e) Architectural and Engineering Services
- f) Building Permits & Fees
- g) Subcontracting of associated work projects (Release of Funds must be received prior to contracting and disbursement of funds)
- h) Any other technical assistance approved by the Executive Director.

2. Materials

Materials shall include but not be limited to:

- a) Rental/Purchase of equipment needed to perform tasks required on the approved project. Equipment must be rented/purchased from an entity approved by the Housing Authority. Care of equipment shall be the responsibility of the applicant. Any repair or replacement costs will be deducted from the **loan** amount.
- b) All materials normally used **for** renovations, repairs, and new construction, **shall be** approved by the Housing Authority. The applicant is fully responsible for all materials received for the project. This includes but is not limited to stolen materials,

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freight damage, shortage, etc. Any repair or replacement costs will be deducted from the **loan** amount.

- c) All materials must be based on the work write-up materials list.
- d) Any other materials approved by the Executive Director.

F. Construction Standards

All projects shall conform to the following:

All materials and workmanship will be in accordance with Humboldt County and Del Norte County Building Codes, or the current Federal Uniform Building Code, whichever is the more stringent of the two. If at such time the Yurok Tribe adopts Yurok Tribal Building Codes more stringent, these codes will be adhered to. This applies to projects both on and off the Yurok Reservation.

G. Availability/Amount of Funding

The amount of assistance given will be limited to available funding and based on the determination of the Housing Authority as to the amount of assistance needed using the Project Cost Estimate prepared by YIHA. Assistance shall not exceed the Project Cost **of** \$45,000.

H. Payment of Assistance

The Executive Director must approve all requests for payments. All payments shall be made to the entity providing the services and/or materials. All purchases and payments must be within the guidelines of the YIHA Procurement Policy.

I. Terms of Agreement

The terms of agreement between the **YIHA** and the applicant will be in writing and shall include but not be limited to:

1. The applicant shall agree to pay the YIHA during the loan term a monthly payment not to exceed 30% of the applicant's adjusted family income.
2. The applicant shall agree to repay the loan amount at an interest rate **of 1% as** approved by the Board of Commissioners.
3. **In the case of an applicant that is 62 years or older, the YIHA has agreed to forgive the debt for this program.**
4. Owners of the land/dwelling assisted with NAHASDA funds will be required to maintain the land/dwelling adequately; and agree to forego any future claim on NAHASDA funds to repair items of deferred maintenance.
5. The applicant shall agree that they will not be eligible for additional HUD housing construction, financing or rehabilitation for the term of the approved loan.
6. Land/dwelling cannot be sold for the term of the loan, unless approved by the **YIHA** with the provision that payment of the note secured by the trustee is due and payable on sale or transfer of the property.

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J. Extraordinary Circumstances

If an applicant receives Self-Help Housing Assistance and requests additional HUD assistance based on extraordinary circumstances before the term of the loan has lapsed, approval by the Board of Commissioners is required.

K. Violation of **Loan Agreement**

If a person has received YIHA Self-Help Housing Assistance funding, and is found in violation of their signed **loan agreement**, **YIHA will initiate the Collections and Evictions Policy.**

L. Program Limitations

The following limitations will be applied:

1. No funding will be given for expenses related to the project unless approved by the **Executive Director**
2. No person under the age of 18 will be allowed unsupervised on the project site.
3. No person under the age of 18 will be allowed to use any type of power equipment on the project site.
4. Equipment purchased by the Housing Authority will remain the property of the **YIHA**. All new equipment must be tagged and inventoried by the **YIHA** before use can be approved.
5. Land/dwelling must be owned by the **Native American** applicant and/or spouse and located in the service area designated by the **YIHA**.
6. Land/dwelling must be free of any liens unless lien is issued by the **YIHA**.
7. Land/dwelling must be the permanent non-seasonal residence of the **Native American**. Permanent non-seasonal is defined as living in the residence for not less than nine (9) months out of a calendar year.

C*E*R*T*F*I*C*A*T*I*O*N

This is to certify the Self Help Housing Assistance Policy of the Yurok Indian Housing Authority was approved at a duly called meeting of the Board of Commissioners on April 13, 2009 at which a quorum was present and the Self Help Housing Assistance Policy was adopted by a vote of 6 For, 0 Apposed, and 0 Abstentions.

Wanda Green, Chairperson
Yurok Indian Housing Authority Board of Commissioners

ATTEST:

Sherri Reece, Secretary
Yurok Indian Housing Authority Board of Commissioners