



## GRAND RONDE HOUSING DEPARTMENT

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# GRAND RONDE HOUSING DEPARTMENT

## TRIBAL HOUSING GRANT PROGRAMS POLICIES & PROCEDURES

### 2016-2017 EDITION

The housing grant and assistance programs promote the general welfare of the Confederated Tribes of Grand Ronde and its members by assisting Tribal families in acquiring and maintaining adequate housing. Adequate housing is a primary need of Tribal members and such needs cannot be reasonably met without assistance. In recognition of this endeavor, these policies and procedures are established for the operation of specific housing assistance programs for Grand Ronde Tribal members pursuant to the Housing Plan and the Tribal Housing Ordinance.

### PROGRAMS

**MEDICAL ADAPTATION GRANT:** This program provides grants for medically necessary access ramps, grab bars, toilet supports, shower/tub modifications, hand-held showerheads, adaptive sinks, toilets, faucet hardware, enlargement of doorways, or air-filtering systems (which includes both stand alone and whole house air filter systems).

**HOME REPAIR GRANT:** This program provides grants to a homeowner for repairs to a Primary Residence. The grants must be used for basic repairs and/or replacements, if required, of structural (including doors and windows), mechanical, plumbing, and electrical systems.

**DOWN-PAYMENT ASSISTANCE GRANT:** This program provides a “one time” grant to each qualifying Tribal member homebuyer for down-payment assistance for the purchase of a single family home in Standard Condition.

**LOW INCOME HOME ENERGY ASSISTANCE PROGRAM:** The Low Income Home Energy Assistance Program (LIHEAP) for Weatherization provides grants to Low Income homeowners for basic energy related repairs to their Primary Residence.

**INDIAN HEALTH SERVICE (IHS) SANITATION FACILITIES GRANT:** This program provides funds to be used for items such as water wells, septic tanks, drainfields, lagoons, and community water and sewer hookups.

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## I. GENERAL PROVISIONS.

### A. Definitions of Terminology.

1. *CTGR* - Confederated Tribes of the Grand Ronde Community of Oregon.
2. *DHHS* - United States Department of Health and Human Services.
3. *Elder* - For the purposes of these programs, Elder is to include Tribal members fitting NAHASDA's definition of Near-Elderly (aged 55-61) as well as Elderly (aged 62 years or older).
4. *First Time Homebuyer* - An individual or family who has either never purchased a home or has not owned a home during the three (3) year period preceding application to GRHD for grant funds.
5. *GRHD* - Grand Ronde Housing Department.
6. *HUD* - United States Department of Housing and Urban Development.
7. *Income* - Total household income is determined by GRHD pursuant to Section I.I. below.
8. *Long-Term Lease or Tenancy Agreement* - A lease or agreement with a minimum term of one (1) year in duration.
9. *Low Income* - At or below a percentage of the current published Median Income as specified by HUD for programs utilizing NAHASDA funds or DHHS for LIHEAP.
10. *Manufactured Home* - A dwelling that is factory-built on a permanent, steel frame chassis, constructed in conformance with the National Manufactured Housing Construction and Safety Standards established by the Department of Housing and Urban Development (HUD).
11. *Median Income* - A figure annually determined by HUD and DHHS, respectively, based on geographic statistics and family size.
12. *Mobile Home* - A structure constructed for movement on the public highways that has sleeping, cooking, and plumbing facilities, that is intended for human occupancy and is being used for residential purposes.
13. *Modular Home* - A dwelling that is a factory-built wood frame structure, constructed in conformance with the International Code Council (ICC).
14. *NAHASDA* - Native American Housing Assistance and Self-Determination Act of 1996.
15. *ONAP* - Office of Native American Programs, a division of HUD.
16. *Person with Disabilities* - For purposes of these programs, a Person with Disabilities is someone who has been determined by a federal or state governmental agency to:
  - (a) have a disability as defined in Section 223 of the Social Security Act;
  - (b) have a physical, mental, or emotional impairment which
    - (i) is expected to be of long, continued, and indefinite duration;
    - (ii) substantially impedes his or her ability to live independently; and
    - (iii) is of such a nature that such ability could be improved by more suitable housing conditions; or
  - (c) have a developmental disability as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act.

Such term shall not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome. Notwithstanding any other provision of law, no individual shall be considered a Person with Disability, for purposes of eligibility for housing assisted under this Act, solely on the basis of any drug or alcohol dependence.

17. *Primary Residence* - The residence at which the applicant lives for at least nine (9) months per year. Further, the Primary Residence must be on a permanent foundation, and in the case of Manufactured Homes, it must be tied down in accordance with local codes. In no event will Mobile Homes, travel trailers, recreational vehicles, or other types of mobile units be considered a Primary Residence.
18. *Recipient* - An applicant who has been awarded assistance under any of the housing programs herein defined.
19. *Standard Condition* - A home that is considered to be in decent, safe, and sanitary condition, as determined by GRHD, and meets applicable codes for fire and life safety.

- B. Grant Approval Authority.** The grant amounts shall not exceed the limits specified in each respective program.
- C. Grant Bundling.** Limited by the specific terms, conditions, and requirements of each program, any number of grants may be used by applicants; however, in no event shall any grant be bundled or combined with a grant from any other GRHD program.
- D. Upgrades.** The Home Repair, Medical Adaptation, and LIHEAP grants are limited to the basic repairs and replacements described by each program, and shall not include any remodel work or upgrades to the home beyond what is listed therein. Applicants may supplement the projects with their own funds to cover such work.
- E. Application and Waiting List Review.**
  1. Any Tribal member who appears to meet the specific program requirements may apply to GRHD for a grant by completing the application specific to that program. Incomplete applications will not be accepted, and will be returned to the applicant for completion.
  2. Complete applications will be processed in the order they are received. If there is a waitlist, the application will be placed on the waitlist by order received.
  3. It is the applicant's responsibility for updating GRHD of any changes to information provided on the application.
  4. Staff will update the waitlists annually. Each applicant will be contacted by mail with a request to update their application within a thirty (30) day deadline. If an updated application is received, the application will remain on the list with its original date.
  5. Following the thirty (30) day deadline, if GRHD has not heard from applicant, GRHD will send a follow-up letter notifying applicant if he/she does not respond within twenty-one (21) days of the date of the letter, they

will be removed from the waitlist. If contact is made during that twenty-one (21) day time frame, a new application will be taken and the new date will be used to establish a place on the waiting list.

6. Should an applicant become ineligible, staff will notify the applicant in writing that he/she is no longer qualified for admission into the program.

**F. Funding.** The level of funding for all programs is subject to availability of resources and budget approval.

1. *NAHASDA Funds.* These funds are used to assist applicants to any HUD supported program (including Home Repair and Medical Adaptation) whose income is at or below 80% of the Median Income determined by HUD. The Median Income, based on family size, is set forth in HUD's current Notice of Transmittal of Fiscal Year Income Limits for the Public Housing and Section 8 Programs, and as further described in ONAP's current Program Guidance on Income Limits under NAHASDA (ONAP's Program Guidance 2011-04 may be obtained at <http://portal.hud.gov/huddoc/2011-04-income-limits.pdf>).
  - (a) Current NAHASDA income limits are listed within the table in Section I.I. below.
  - (b) All work funded by NAHASDA must conform to Section 504 of the Rehabilitation Act of 1973.
2. *Tribal Funds.* These funds are allocated by the Grand Ronde Tribal Council and are utilized to assist those Tribal members who exceed the income limits stipulated by NAHASDA or in programs that are not supported by HUD. Only enrolled CTGR members are eligible to receive Tribal housing assistance.
3. *LIHEAP Funds.* These funds are only available to applicants to the LIHEAP program who have an income at or below 60% of the Median Income as determined by DHHS. Current LIHEAP income limits are listed within the table in Section I.I. below.

**G. Applicant Eligibility.**

1. Applicant may not have any past due unpaid debts owed to GRHD or CTGR.
2. Applicant must be a CTGR member, with the following exceptions:
  - (a) Down Payment Assistance Grant: applicant may be the legal custodian of a CTGR Tribal member child.
  - (b) Home Repair/Medical Adaptation: grants may be awarded to non-Tribal member applicants who are the full-time parents or guardians of Tribal member children, upon demonstrated need for repair or improvements.
3. Applicant must be 18 years of age or otherwise legally able to enter into a contractual relationship.
4. Applicant must be current on property taxes, and the residence may not be in foreclosure.

**H. Geographical Preference.**

1. *LIHEAP.* The home must be within the LIHEAP seven (7) county service area: Yamhill, Polk, Marion, Tillamook, Washington, Multnomah, and Clackamas.
2. *Home Repair/Medical Adaptation.* The home must be located with the United States with a preference given to properties located in the HUD six (6) county service area: Yamhill, Polk, Marion, Tillamook, Washington, or Multnomah.
3. *Down Payment.* The home must be located with the United States.
4. *All other programs.* The property must be located in the HUD six (6) county service area: Yamhill, Polk, Marion, Tillamook, Washington, or Multnomah.

**I. Income.**

1. *Determining Income.* Income is determined pursuant to 24 C.F.R. § 1000.10(b).
  - (a) Annual Income – Annual Income can be defined using two alternative allowable methodologies under 24 C.F.R. § 1000.10(b):
    - (i) 1040 Determination – Under 24 C.F.R. § 1000.10(b)(3), GRHD can use “Adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax purposes” to determine an applicant’s/tenant’s eligibility for NAHASDA funded programs. 1040 Determination allows GRHD to use the adjusted gross income as determined *by the applicant/tenant’s 1040 (series) form* as the Annual Income.
    - (ii) Part 5 Determination – Under 24 C.F.R. § 1000.10(b)(1), “Annual Income” is to be defined for HUD’s Section 8 programs through the method described in 24 C.F.R. Part 5, Subpart F.
      - a. Part 5 Determination requires that applicants/tenants submit verification for every source of income and for each asset. Those verification documents will be used to calculate the Annual Income.
      - b. Tribal benefits which are not specifically addressed in the above referenced determination will be treated as follows:
        - i. Tribal Per Capita Benefits will be included as income.
        - ii. Tribal Timber Benefits are excluded as income.
        - iii. Tribal SSI and Tribal Disability Income will be included as income.
        - iv. Elders’ Pension will be included as income.
  - (b) GRHD prefers, when available, to use the 1040 Determination. If documentation for 1040 Determination is not available or provided by applicant/tenant, GRHD must use Part 5 Determination. Additionally, if GRHD determines the 1040 form provided is

outdated or no longer reflects the applicant's current financial status, GRHD may use Part 5 Determination.

2. *FY 2014 Income Limits.*

- (a) Income limits are calculated for each person size family, using the 4-Person limit as the benchmark. The 1 person limit is calculated by multiplying the 4-Person limit by 70%, the 2-Person limit is calculated by multiplying the 4-Person limit by 80%, the 3-Person limit is calculated by multiplying the 4-Person limit by 90%, the 5-Person limit is calculated by multiplying the 4-Person limit by 108%, the 6-Person limit is calculated by multiplying the 4-Person limit by 116%, the 7-Person limit is calculated by multiplying the 4-Person limit by 124%, and the 8-Person limit is calculated by multiplying the 4-Person limit by 132%.
- (b) Annual Adjustments to Income Limits. These limits are subject to annual adjustments by (i) the ONAP with respect to NAHASDA funded programs and (ii) the DHHS for the LIHEAP program. Upon annual publication by ONAP or DHHS adjusting the income limits, those limits will automatically become effective.
- (c) FY 2016 Income Limits Chart<sup>1</sup>:

Number of Persons in Household	Maximum Annual Income		
	LIHEAP (Annual 60% of Median)	HUD Low Income Limit (80% of Median)	Home Repair Income Limits
1	\$30,900.00	\$41,100	\$61,650.00
2	\$35,280.00	\$46,950	\$70,424.00
3	\$39,720.00	\$52,800	\$79,200.00
4	\$44,100.00	\$58,650	\$87,960.00
5	\$47,640.00	\$63,350	\$95,478.00
6	\$51,180.00	\$68,050	\$102,076.00
7	\$54,720.00	\$72,750	\$108,450.00
8 <sup>2</sup>	\$58,260.00	\$77,450	\$117,058.00

- 3. *LIHEAP.* Income eligibility for participants in the LIHEAP program requires an income at or below the figures noted above. However, the program does offer the option of categorical eligibility for households where one (1) or more individuals are receiving—
  - (a) assistance under the state program funded under part A of title IV of the Social Security Act;
  - (b) supplemental security income payments under title XVI of the Social Security Act;
  - (c) food stamps under the Food Stamp Act of 1977; or

<sup>1</sup> Median Family Income data computed using Dept. of Housing and Urban, Development data for Oregon for fiscal year 2016, effective until March 6, 2017.

<sup>2</sup> To calculate the adjusted income limit for families with more than eight members, add 8 percent of the four-person base to the eight-person income limit for each additional person.

- (d) payments under Section 415, 521, 541, or 542 of title 38, United States Code, or under Section 306 of the Veterans' and Survivors' Pension Improvement Act of 1978.

**J. Payback Period/Useful Life.** NAHASDA requires GRHD to establish an “affordability period” for each housing unit that receives NAHASDA funds. This period is known as a useful life. GRHD will apply this requirement to all of its grant programs regardless of the grant’s funding source. For funding awards \$5,000 and under, Recipient will be required to sign a repayment agreement requiring repayment if Recipient does not remain in the home for six (6) months following the date of the award. Funding awards above \$5,000 will require a recorded lien on homes to allow GRHD to recover funds for homes sold during the useful life period. If you receive a grant, you may be required to repay a portion of the funds if you sell your home within a certain timeframe after receiving the GRHD funds.

1. *Useful Life Restrictions.* GRHD and Recipient shall enter into a Useful Life/Use Restriction Agreement and such agreement shall be recorded on the subject property. The agreement will provide that if the home is sold within the useful life term, GRHD will recover amounts as set forth below:
  - (a) Grants between \$5,000 - \$15,000: The Recipient must stipulate that should the home be sold within a three (3) year period from the date of the receipt of funding, the Recipient will repay GRHD a prorated portion of the award according to the following schedule:
    - (i) Home sold during **year one**: Recipient must repay **75%** of the award.
    - (ii) Home sold during **year two**: Recipient must repay **50%** of the award.
    - (iii) Home sold during **year three**: Recipient must repay **25%** of the award.
  - (b) Grants that are over \$15,000: The Recipient must stipulate that should the home be sold within a five (5) year period from the date of the receipt of funding, Recipient must repay GRHD a prorated portion of the award according to the following schedule:
    - (i) Home sold during **year one**: Recipient must repay **80%** of the award.
    - (ii) Home sold during **year two**: Recipient must repay **60%** of the award.
    - (iii) Home sold during **year three**: Recipient must repay **40%** of the award.
    - (iv) Home sold during **year four**: Recipient must repay **20%** of the award.
    - (v) Home sold during **year five**: Recipient must repay **10%** of the award amount.
2. *Hardship Exceptions.* To avoid lien recovery upon Recipient’s sale of home within the useful life period, Recipient must provide documentation of a hardship based on external events that made the sale of the home necessary. Such circumstances might include a serious illness or death of a family member, a job layoff, marriage dissolution, or other situations that are clearly attributable to circumstances beyond the control of the Recipient.



3. *Non-Owner Applicants.* Applicants who are not the owner(s) of property to benefit from grant funds must provide written consent from the property owner that (i) the work may be done and (ii) as necessary, owner will sign Useful Life restriction which would be a recorded lien against the home in accordance with Section I.J.1. above.
- K. Monitoring and Reporting.** The GRHD Department Manager is responsible for the day-to-day compliance with this policy, and will provide regular reports to the GRHD Board of Commissioners and the appropriate Tribal official on the expenditure of program funds.
- L. Right to Deny Participation.** Any individual who violates these rules or intentionally misuses grant program funds may be discontinued from program participation and barred from future participation.
- M. Notice of Right to Reasonable Accommodation and Reasonable Modification.** GRHD understands and recognizes the need to facilitate reasonable accommodations and reasonable modifications to eligible and qualified individuals with disabilities, such as a change in GRHD's policies, practices, or services, which are necessary for an individual with a disability to benefit from or participate in GRHD's rental assistance or housing services programs. For more information including instructions on filing for a Reasonable Accommodation or Reasonable Modification, please review GRHD's Reasonable Accommodation and Reasonable Modification Policy available at <http://www.grandronde.org/departments/housing/>, GRHD's office or by contacting GRHD at 503-879-2401, 800-422-0232 (ext. 2401) or TDD 503-879-1647.
- N. Implementation and Policy Review.** This policy shall become effective upon approval by the Grand Ronde Housing Department Board of Commissioners and the Confederated Tribes of the Grand Ronde Community of Oregon Tribal Council. This policy shall be reviewed on an annual basis, generally in June.

**II. MEDICAL ADAPTATION GRANT.** This program provides grants for medically necessary access ramps, grab bars, toilet supports, shower/tub modifications, hand-held showerheads, adaptive sinks, toilets, faucet hardware, enlargement of doorways, or air-filtering systems (which includes both stand alone and whole house air filter systems). Grants shall not be applied to any remodel work beyond the items listed above.

**A. Eligibility Requirements.** Grants will be awarded only for medically necessary adaptations to applicant's Primary Residence that address chronic medical conditions as determined by a licensed medical professional if the following conditions are met:

1. The grant must be for the benefit of the applicant, the applicant's spouse, domestic partner, legal parent, or legal dependent residing in the same Primary Residence as applicant.
2. A licensed medical professional must complete GRHD's physician referral form certifying that the adaptation is medically necessary. Although a physician referral form is required, requests for reasonable accommodation may be made without verification from a physician if verification is provided by another medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual's disability or if the applicant can directly provide verification.
3. There are no income restrictions for this program; however, applicant's income information is required to determine if NAHASDA funds may be used to fund the grant, in which case all NAHASDA specific requirements shall apply to the grant.
4. If applicant is not the property owner, the applicant must obtain written consent from the property owner. Applicant must be in a Long-Term Lease or Tenancy Agreement for the property, and provide written verification of the lease.

**B. Terms and Conditions.**

1. The total amount of all Medical Adaptation grants per individual may not exceed a lifetime cap of \$10,000. Any number of grants may be used until the cap is reached; however, there may only be one (1) application/grant pending per household at any given time.
2. Prior to final approval of a grant application for a grant amount over \$500, GRHD will direct an independent evaluation of the applicant's home to establish a reasonable cost for the project and to certify that the funded project is consistent with the program requirements. Following project completion and prior to final payment, GRHD will direct a post-work inspection to certify the work is satisfactory and has been completed in accordance with the scope of work.
3. Grants outside local administration of GRHD: GRHD will consider requests for grants outside the local administration area in the event applicant and GRHD are able to develop an acceptable plan for administering the grant, which at a minimum identifies an independent or governmental entity which will ensure the requirements of Section II.B.2. above are met.

**III. HOME REPAIR GRANT.** This program provides grants to a homeowner for repairs to a Primary Residence. The grants must be used for basic repairs and/or replacements, if required, of structural (including doors and windows), mechanical, plumbing, and electrical systems.

**A. Eligibility Requirements.** Home Repair Grants will be awarded only to repair a Primary Residence, subject to funding availability, if the following conditions are met:

1. The applicant must be the owner of the Primary Residence to be improved.
2. The applicant's income must be at or below the income limit as noted in the table in Section I.I.
3. Applicants are ineligible if they have received any of the following grants:
  - (a) Major Rehabilitation Grant;
  - (b) Home Repair Grant with combined total over \$10,000 per Section III.B. below; or
  - (c) Down Payment Assistance within the past five (5) years.

**B. Terms and Conditions.**

1. The total amount of all Home Repair grants per individual will not exceed a lifetime cap of \$10,000. Any number of grants may be used until the cap is reached; however, there may only be one (1) application/grant pending per household at any given time.
2. Grants within local administration of GRHD: Prior to final approval of a grant application for a grant amount over \$500, GRHD will direct an independent evaluation of the applicant's home to establish a reasonable cost for the project and to certify that the funded project is consistent with the program requirements. Following project completion and prior to final payment, GRHD will direct a post-work inspection to certify the work is satisfactory and has been completed in accordance with the scope of work.
3. Grants outside local administration of GRHD: GRHD will consider requests for grants outside the local administration area in the event applicant and GRHD are able to develop an acceptable plan for administering the grant, which at a minimum identifies an independent or governmental entity which will ensure the requirements of Section III.B.2. above are met.

**C. Grant Priorities.** Preference may be given for emergencies that pose an immediate threat to life, health, and/or safety of a property or resident, such as:

1. Unhealthy or undrinkable water supply.
2. Gas leaks.
3. Broken/blocked sanitary sewer lines.
4. Failed heating or cooling systems.
5. Hazardous electrical systems.
6. Inoperable smoke detectors.
7. Exposure to toxic materials.

**IV. DOWN PAYMENT ASSISTANCE GRANT.** This program provides a “one time” grant to each qualifying Tribal member homebuyer for down-payment assistance for the purchase of a single family home in Standard Condition.

**A. Eligibility Requirements.** Down Payment Assistance Grants may be awarded and applied toward the purchase of a Primary Residence under the following conditions:

1. *Applicant Eligibility Requirements:*

- (a) A Tribal member household member or co-owner is not considered an applicant for the one-time grant unless such Tribal member has separately applied for a grant in connection with the home purchase.
- (b) The applicant’s gross annual household income must be adequate to support a mortgage payment, taxes, insurance, and maintenance, and therefore:
  - (i) be no less than \$24,000 per year; and
  - (ii) the applicant’s debt-to-income ratio, including housing cost, cannot exceed more than 41% of their income, as determined by GRHD.
- (c) If the purchase transaction is a land sale contract, applicants will be pre-screened by GRHD at the time of application to determine their ability to afford payments. 30% of the applicant’s income must be adequate to reasonably support a housing payment in the current housing market.
- (d) An applicant can purchase a home which is a new construction prior to construction of that home under this program only if the applicant will be using a construction-to-permanent financing program wherein there is only one (1) closing and the construction loan automatically converts to a permanent long-term mortgage upon completion of the construction.
- (e) Applicants must be financially pre-qualified by a lending institution no more than two (2) months prior to making a purchase offer.
- (f) Applicants who are First Time Homebuyers will be required to participate in an approved homebuyer education program prior to grant approval to learn about the home buying process and homeowner responsibilities.
- (g) Applicants are ineligible for this program if they have previously received either a Tribally-funded or federally-funded Down Payment Assistance Grant. Any uncertainty as to the identity of a previous DPAG applicant - when there was more than one (1) Tribal member in the household or additional Tribal member co-owners - may be clarified by (1) agreement of the Tribal member household members/co-owners or (2) in the absence of such agreement, by documented evidence of such intent deemed suitable by GRHD.

2. *Property Eligibility Requirements:*
  - (a) The property to be purchased may be located anywhere in the fifty (50) United States or the District of Columbia. However, GRHD, with Tribal Council approval, may focus resources annually to a specific geographic area to implement a specifically designated Tribally supported project consistent with the Housing Plan.
  - (b) The dwelling must be a wood-frame home (or other GRHD approved construction type), a Modular Home, or a Manufactured Home.
  - (c) If the dwelling is a Manufactured Home, it must have been manufactured in 1990 or later, have a minimum of 840 square feet of living space, and meet all state and local construction and placement specifications for the area in which it is/will be located.
  - (d) All homes must be in Standard Condition and meet inspection requirements of the lender. In the case of a land sale contract, the home and property must meet the inspection requirements of GRHD (see Section IV.B.8. below).
  - (e) Ineligible properties include, but are not limited to: vacant land, fixer-uppers, rental or commercial property, Mobile Homes, or travel trailers.
  - (f) Manufactured Homes may be:
    - (i) Placed on land which is owned by the Recipient;
    - (ii) Purchased as a package with land;
    - (iii) Placed on land with a Long-Term Lease or Tenancy Agreement; or
    - (iv) Placed in a Manufactured Home park with a Long-Term Lease or Tenancy Agreement.

**B. Terms and Conditions.**

1. The Recipient is required to contribute \$1,000 towards earnest money, closing costs, down payment, or other purchase costs such as appraisals or inspections.
2. The grant amount is 20% of the purchase price and closing costs, not to exceed a lifetime maximum amount of \$10,000.
3. The grant is available to applicants pre-qualified by both GRHD and a lender with priority applied as follows: pre-qualified applicants who have found an available home they wish to purchase and who are ready to make an offer will be processed on a first come, first served basis, subject to funding availability and the program grant priorities. There will be no "waiting list" for this program other than if annual funds are fully expended prior to the end of the program year; in such case, any transactions that are approved by GRHD will be processed in order of readiness at the beginning of the following program year.
4. The home purchase transaction must be approved by GRHD, and will be subject to receipt of copies of acceptable current title report, purchase agreement, property inspection and appraisal reports, and other information required by GRHD.
5. GRHD will endeavor to disburse grant funds within thirty (30) days of

home purchase approval.

6. The grant monies will be released to the title company or appropriate party/closing agent at the time of closing.
7. Recipients of this grant are not eligible to apply for Home Repair Grant assistance for a minimum of five (5) years after receipt of this grant.
8. If the property transaction is a private land sale contract, the following additional conditions apply:
  - (a) The property must receive a total home inspection, at the applicant's or seller's expense, by a qualified independent state licensed and approved property inspector acceptable to GRHD;
  - (b) Be determined to be a home in Standard Condition by GRHD; and
  - (c) The Recipient must establish an escrow account for monthly payment collection.
9. Individual Tribal members separately qualifying for the Down Payment Assistance Grant may combine their grant with the grant(s) of other Tribal member(s) in a joint home purchase. However, Tribal members are not required to combine grants for joint home purchases, and in such cases those Tribal members remain eligible for the Down Payment Assistance Grant program.

**C. Grant Priorities.** If there are more eligible applicants ready to purchase than there is funding available, preference will be given first to Elders and disabled and then to those with the greatest financial need based on annual household income.

**D. Credit Assistance Program.** Staff will be available to work with Tribal members who are interested in the Down Payment Assistance Grant program but do not currently qualify to buy a home due to credit problems. Credit reports may be obtained and assistance provided in interpretation of the reports as part of an effort to provide credit-counseling assistance. Staff will also assist with understanding the credit requirements of lenders, and provide support prior to submission of an application for Down Payment Assistance.

**V. LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) WEATHERIZATION GRANT.** The Low Income Home Energy Assistance Program (LIHEAP) for Weatherization provides grants to Low Income homeowners for basic energy related repairs to their Primary Residence. Repairs are limited to those items listed in the current *LIHEAP Tribal Plan* and as identified below:

- Installing insulation in the floor, walls, or ceiling.
- Insulating and sealing heat ducts and water pipes.
- Servicing or repairing furnace.
- Servicing, repairing, or replacing home heating source.
- Weather stripping doors and windows.
- Replacing metal or wood framed, single pane windows, with vinyl windows.
- Installing or replacing ventilation fans.
- Installing black plastic ground cover in crawl space.
- Storm windows.
- Cooling efficiency modifications, repairs, or replacement.
- Dryer vent repair or replacement.
- Lighting upgrades.
- Attic ventilation and house pressure balancing.
- Water heater insulation and upgrades.
- Exterior door replacement.

**A. Eligibility Requirements.** LIHEAP grants will only be awarded for the renovation of applicant's Primary Residence provided the following conditions are met:

1. The applicant must be the owner of the Primary Residence to be improved or renting their Primary Residence in a Long-Term Lease and have obtained permission of the property owner for the grant work.
2. Income limits for this program are identified in the table in Section I.I.
3. Applicants are ineligible for this program if they received a LIHEAP Weatherization Grant within the past five (5) years.

**B. Terms and Conditions.**

1. The maximum grant amount may not exceed \$3,500.
2. Applicants may receive one (1) grant per period as set forth in Section V.A.3. above.
3. Prior to final approval of a grant application for a grant amount over \$500, GRHD will direct an independent evaluation of the applicant's home to establish a reasonable cost for the project and to certify that the funded project is consistent with the program requirements. Following project completion and prior to final payment, GRHD will direct a post-work inspection to certify the work is satisfactory and has been completed in accordance with the scope of work.

## **VI. INDIAN HEALTH SERVICE (IHS) SANITATION FACILITIES GRANT.**

### **A. Eligibility Requirements.**

1. Applicant must be a member of a federally recognized Indian tribe, band, or group.
2. Applicant must own the property on which the home is located and provide a copy of the deed, title, ten (10) year lease, or contract for sale.
3. If applicant is building a new home or moving a home or mobile home to a site, the site must be evaluated and found to be suitable for the provision of sanitation facilities.

### **B. Project Participant Information.**

1. Applicant's home must meet minimum construction standards and be the applicant's primary place of residence.
2. If applicant's home was built or purchased by an Indian housing authority through a HUD program and is still under housing authority management, it is not eligible for assistance under the Public Law 86-121 program.
3. If applicant's house was previously served by the IHS under the Public Law 86-121 programs, applicant may not be eligible for additional assistance and applicant will have to talk with an IHS representative at a local service unit for information about these services.

### **C. General Information. IHS will only provide sanitation facilities if there are available funds and if the application and the home site meet IHS qualification requirements.**



**VII. AIR CONDITIONER LOAN PROGRAM.** This program is intended to provide Tribal member individuals with a loaned air conditioner who have a medical need or for Elders whose health may be affected by heat. These air conditioners will be installed as weather requires and removed when no longer needed for the year. CTGR cannot guarantee that all eligible individuals will be loaned an air conditioner, and an individual must, if available, use their Medical Adaptation Grant.

**A. Eligibility Requirements.**

1. Elders: An air conditioner may be loaned to an Elder whose health is affected by heat. The applicant must provide a description of how the Elder is affected.
2. Other Tribal Members: An air conditioner may be loaned only for medical necessity for the applicant's Primary Residence that address chronic medical conditions as determined by a licensed medical professional if the following conditions are met:
  - (a) The air conditioner must be for the benefit of the applicant, the applicant's spouse, domestic partner, legal parent, or legal dependent residing in the same Primary Residence as applicant.
  - (b) A licensed medical professional must complete GRHD's physician referral form certifying that the air conditioner is medically necessary. Although a physician referral form is required, requests for reasonable accommodation may be made without verification from a physician if verification is provided by another medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual's disability or if the applicant can directly provide verification.
3. If applicant is not the property owner, the applicant must obtain written consent from the property owner.

**B. Terms and Conditions.**

1. Only one (1) air conditioner may be loaned per household.
2. Each applicant will be required to fill out and return a loan agreement prior to receiving the air conditioner.
3. If the air conditioner is not returned or is returned damaged, that individual will be required to reimburse CTGR for the air conditioner.

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Signed and approved:



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Name: Stacia Martin

Title: Chief of Staff

Date: 05/17/2016