

Round Valley Indian Housing Authority
Housing Rehabilitation Program
Policies and Procedures

I. Policy Statement

The Round Valley Indian Housing Authority (RVIHA), the Tribally Designated Housing Entity (TDHE) for the Round Valley Indian Tribes have established fair and consistent policies and procedures for its members who are in need of housing rehabilitation/modernization assistance.

The RVIHA will assist members in rehabilitating those housing units that need this assistance and are determined to be eligible under the guidelines contained in this document.

The RVIHA will act as a catalyst to secure resources and develop innovative programs for the provision of safe, decent and sanitary housing which will be available and affordable to low-income Tribal members and other Native Americans.

Those eligible families and/or individuals will be given priority consideration based on the following categories:

1. Income
2. Age
3. Handicap/Disability
4. Living Conditions
5. Family Size

Additional criteria to be used to select recipients will include greatest need in relation to income, condition of dwelling, and eligibility for obtaining housing assistance from other sources.

Applicants whose homes have not received substantial assistance under an Indian Community Development Block Grant (ICDBG) rehabilitation program, or the Bureau of Indian Affairs Housing Improvement Program (HIP) (unless it can be demonstrated that these HUD/HIP assisted units are substandard due to circumstances other than maintenance) will be given consideration.

Applicants whose dwelling units have not been constructed within ten years prior to the request for assistance, or whose manufactured homes have not been built within five years of that time will be given consideration.

The RVIHA assures that households that have been evicted from HUD assisted housing will not be serviced by the Native American Housing Assistance and Self-Determination Act (NAHASDA) Indian Housing Block Grant (IHBG) funded Rehabilitation Program. The BOC may waive this clause due to the severity of assistance needed. The client must be in good standing with the RVIHA and if money is owed to the RVIHA should already have signed a payback agreement and be current.

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The RVIHA assures that the Rehabilitation Project will adhere to the provisions of the NAHASDA (25 U.S.C. 4101 et seq.).

The RVIHA Board of Commissioners (BOC) will be ultimately responsible for approving recipients for housing assistance. Selection decisions will be based on the criteria and priorities identified by this document and by any other special circumstances involved with a specific housing program.

II. Construction Standards

Construction standards for housing assistance will comply with local and state building codes where applicable, and will meet, but not significantly exceed housing quality standards set forth under 24 CFR § 882 and 24 CFR § 200.

III. Standard Housing Condition

Standard housing conditions means: the homes to be repaired and brought to this condition will, at a minimum, provide and include the following, and will conform to 24 CFR § 882.404 housing quality standards. A “standard condition” housing unit is a home in the following condition:

1. A safe home is in physically sound condition with all plumbing, heating, electrical, sanitation systems, and air condition (where needed) satisfactorily performing their intended design functions.
2. A livable home environment.
3. Adequate security, such as exterior doors and windows accessible from outside the unit shall be lockable, exterior lighting, etc.
4. Energy conservation measures such as insulation, weather-stripping, and double pane windows.
5. Adequate space to prevent overcrowding, including for each unit:
 - a. Living room
 - b. Kitchen area
 - c. Bathroom
 - d. At least one bedroom of appropriate size
 - e. Persons of opposite sex, other than husband and wife or very young children, shall not be required to occupy the same bedroom or living/sleeping room.

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IV. Housing Rehabilitation

The RVIHA standard approach to housing rehabilitation is to improve housing conditions by removing or repairing defects in substandard housing in the following order of priority:

1. Plumbing defects
2. Electrical defects
3. Structural defects:
 - a. Foundation
 - b. Roof supports
 - c. Roofs
 - d. Ceilings
 - e. Wall Supports
 - g. Walls or partitions
 - h. Dry rot/Termite damage
 - i. Floors
4. Heating system defects
5. Entrance and exit defects
6. Removal of unsafe site materials or barriers which restrict or impair accessibility for elderly or handicapped persons - handicap accessibility and modifications
7. Installation of smoke detectors or other minor fire prevention equipment as necessary.
8. Weatherization:
 - a. Sealing
 - b. Insulation
9. Overcrowding

V. Eligibility Requirements

Assistance is limited to:

1. Tribal members whose total household income does not exceed the RVIHA Income Limits.
2. Dwellings must be owned by the tribal member (applicant) and located in one of the RVIHA service areas: Humboldt, Mendocino, Sacramento, Sonoma, Trinity, or Lake County.
3. Houses to be rehabilitated must be the permanent, non-seasonal residences of the tribal member (applicant). Persons who do not entirely meet this standard, but who are in need of assistance, must provide the RVIHA with special explanations and justifications to be considered for assistance.
4. The cost of rehabilitating a house to standard condition should not exceed \$50,000; a housing unit is suitable for rehabilitation if it can be brought up to a standard condition for a cost of less than said amount. It is the policy of the

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RVIHA that a housing unit is “not economically feasible to rehabilitate” if it will cost more than \$50,000 to bring the unit up to a standard condition.

5. Emergency Housing Repairs are funds available for emergency repairs predetermined to not exceed \$10,000. However:
 - If the work proves to be more extensive than the pre-determined scope of work and may possibly go over the budget limit, the BOC could approve to waive the limited amount for the cost over run.
 - The emergency repairs will be based per an individual’s application and be determined thru an inspector or contractor’s scope of work.
 - Applicants must be in good standing with the RVIHA which means: that the applicant must not owe any debt to the Housing Authority. If the applicant should owe the RVIHA any debt and are asking for assistance the applicant should already be in a signed payback agreement and be current before consideration will be given.
 - These projects would be considered exempt from the environmental review requirements in accordance with **24 CFR § 58.34 (a) (10)**, which reads: “Assistance for temporary or permanent improvements that do not alter environmental conditions and are limited to protection, repair or restoration activities necessary only to control or arrest the effects from disasters, imminent threats of physical deterioration;
 - For procurement purposes, the use of non-competitive proposal may be used in accordance with the RVIHA Procurement and Contract Administration Policy Section 9 (O.) (2) As an emergency that exists which threatens both public health and property, the reasonableness will be measured by the cost estimates provided by the licensed inspector or contractor.
 - Emergencies will include: Medical Handicap (a sudden health condition that is defined by a Medical health care provider), Fire, Flood, Sewage, and Earthquake or Act of God
6. Houses that have received comprehensive rehabilitation assistance from any Tribal, State, or Federal grant program, within the past ten (10) years will not be assisted with NAHASDA funds to make the same repairs if the repairs are needed as a result of abuse or neglect.
7. The families whose homes are to be rehabilitated to a standard condition shall not be slated to receive a new HUD house under any existing programs or BIA programs through an Indian Housing Authority or other Tribally Designated Housing Entity. However, such homes could receive interim assistance if there is an imminent threat to health and human safety.
8. The homeowner must provide proof of insurance on the dwelling.

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VI. Recipient Selection Criteria and Priorities

Applicants that meet all eligibility requirements will be ranked according to the following priority groupings. The applicants with the most points will be assisted first.

1. Income
2. Age
3. Handicap/Disability
4. Living Conditions
5. Family Size

Criteria for points:

1. Income

Income must fall within 80% of the United States Median Income. All income must be reported with in the application.

2. Age

65+	5
50-64	4
35-49	3
24-34	2
18-23	1

3. Handicapped (defined by licensed physician documentation)

Handicapped 100%	2
Handicapped less that 100%	1
Not Handicapped	0

4. Living Conditions

Severely Substandard dwelling (requires \$40,000-\$50,000 for rehabilitation)	4
Moderately Substandard dwelling (requires \$25,000-\$39,999 for rehabilitation)	3
Substandard dwelling (requires \$10,000-\$24,999for rehabilitation)	2
Standard dwelling (requires minor rehabilitation less than \$10,000)	1

5. Family Size

One (1) point for each dependent (under the age of 18 years).

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VII. Selection Committee

The RVIHA Board of Commissioners will make the selection of the recipients for Housing Rehabilitation Program in accordance with the priorities listed. A check list will be provided to the selection committee by the program manager.

VIII. Implementation

Pursuant to HUD guidelines, the following regulations and procedures will be used during implementation of the Housing Rehabilitation Program:

1. Environmental Review will be performed prior to any construction related activities.
2. Standard accounting principles associated with the requisition and disbursement of funds.
3. Indian Preference relating to the hiring of personnel when applicable.
4. Responsible and accepted legal guidelines concerning advertisement and solicitation of bids from contractors. The RVIHA currently has a HUD approved Procurement Policy which will be used for these advertising and contracting activities. When applicable the RVIHA will utilize their Force Account Crew to rehabilitate units located within the Round Valley Indian Tribal boundaries.
5. Indian preference given to Indian Owned construction companies.
6. Income verification.
7. The Repayment provisions which will be required, if sale of the assisted house occurs within 5 years after the date of completion of rehabilitation work.

Households to be assisted will be consulted regarding repairs to be completed on their homes. The homeowner shall be provided a copy of the final work write-ups and of any amendments to the write-ups. The homeowner shall also sign all inspector forms showing work successfully completed and recommending payment for such work.

If a dispute arises between the owner of the home being rehabilitated and the contractor(s), the RVIHA's project staff shall try to resolve the dispute to the satisfaction of the homeowner. If the dispute cannot be resolved at this level, the dispute shall be taken before the RVIHA Board of Commissioners for appropriate action. If the RVIHA is involved in the dispute, a qualified dispute resolution mediator shall be used to resolve the dispute.

All housing units slated for rehabilitation shall receive regular on-site inspections during repair by a qualified inspector chosen by the RVIHA.

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IX. Deferred Maintenance & Long Term Impact Policy

Homeowners will be required to maintain the units adequately. These owners agree to forego any future claim on NAHASDA funds to repair items of deferred maintenance. Also, the owner understands that he/she will not be eligible for any NAHASDA housing construction, financing or rehabilitation assistance for a period of ten (10) years.

To implement this policy, the RVIHA will require the benefiting owner to sign an agreement listing the terms of the policy.

X. Housing Rehabilitation Standards

The RVIHA has adopted housing rehabilitation standards that meet, but do not significantly exceed, the housing quality standards set forth under 24 CFR § 882.

HUD's standards for the rehabilitation of residential properties, the Uniform Building Code, the Uniform Plumbing Code, and the National Electrical Code have been adopted for the Round Valley Indian Housing Authority housing rehabilitation projects. The latest edition of all adopted codes will be used for housing construction and rehabilitation projects.

XI. Inspections

The RVIHA will be responsible for providing a qualified inspector to inspect the housing rehabilitation work. The inspector will provide quality control inspections when a contractor requests payment for work completed. After each inspection, the inspector will provide the RVIHA with a written inspection report with payment recommendations.

XII. Homeowner Costs or Fees

Due to the high unemployment rate, the lack of employment opportunities on or near the RVIHA's proposed housing sites, and the low levels of income received by a number Tribal members, the RVIHA will not charge any costs or fees to members who receive rehabilitation assistance.

If necessary, the RVIHA will enter into a third party contractual relationship to complete any housing rehabilitation assistance under this program. Applicants living off the reservation may be required to sign and record a "Silent Second" for a period of 5 years.

Owners agree in writing that the property will not be sold during the five years immediately following rehabilitation to the unit. (Notarized Promissory Note)

The RVIHA currently does not provide assistance to mobile homes built Pre-1978 due to the cost ineffectiveness of the structure, however in some instances (to be determined by RVIHA Staff) may be cost effective and useful to create a roofed structure over the mobile home unit to prolong the usage of the unit for the family.

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ENVIRONMENTAL ASSESSMENT REQUIREMENTS

As per the requirements of the Round Valley Indian Housing Authority (RVIHA) and the requirements of HUD'S, NAHASDA Program, the RVIHA will be required to do a Lead Base Paint Inspection on all homes that are built prior 1978. If the test finds that there is lead present in the home then the RVIHA will deem that the home is ineligible for assistance due to the high cost of abatement. The RVIHA also states that the following "Mold and Asbestos" abatement will no be an allowable cost.

WAITING PERIOD REQUIRMENTS

In the event of an Extreme Emergency that may cause health and/or safety issues for tribal members (to be determined by RVIHA staff or Public/Indian Health Representative) The Round Valley Indian Housing Authority Board of Commissioners may waive the requirements and/or policies regarding the waiting period as stated for assistance in the Housing Rehabilitation Program to provide safe, decent, and sanitary housing for tribal members.

A COMPLETE APPLICATION INCLUDES:

1. A complete application signed and dated.
2. Proof of Tribal Membership/Tribal Certification
3. Proof of income for all members in the household (18 & over)
4. Statement of Facts
5. Signed Release of Information form.
6. Current Valid Identification Card or Driver License
7. Proof of Insurance
8. Provide Photos of Requested work to be performed

Applications will be reviewed and evaluated as they are received. All incoming documents will be verified by the RVIHA staff. Applicants/participants with incomplete applications will be notified.

For more information contact
Round Valley Indian Housing Authority
blincoln@rviha.org
(707) 983-6188
Fax: (707) 983-8435

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Applications must be typed or written clearly.

INFORMATION PROVIDED IS CONFIDENTIAL

1. Name: _____
 Last First MI
 2. Address: _____

City: _____

County: _____ ZIP: _____
 3. Mailing Address (If different from above):

Address: _____

City: _____

County: _____ ZIP: _____
 4. Telephone Number: _____
 5. Date of Birth: _____
 6. Tribal Roll Number: _____ (Please attach copy of Tribal ID or enrollment verification letter)
 7. Marital Status (check one): _____ Married _____ Single _____ Widowed _____ Other
If you have checked "Other" please explain below.

-
-

Spouse Information

8. Name: _____
 Last First MI Maiden
9. Date of Birth: _____
10. Tribal Affiliation: _____
11. Tribal Roll Number: _____ (Please attach copy of Tribal ID or enrollment verification)

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**Statement of Facts
For
Rehabilitation Program**

Owners
Name: _____
Last First MI Maiden

Unit
Address: _____

City: _____

County: _____ ZIP: _____

How long have you owned the house? _____

Was the house built with U.S. Department of Housing and Urban Development (HUD) funds?
_____ Yes _____ No

Has the house ever received any HUD funded rehabilitation or maintenance?
_____ Yes _____ No

If yes, please explain _____

Has the house ever received any type of BIA assistance such as the Housing Improvement Program (HIP)?
_____ Yes _____ No

If yes, please explain _____

Have you applied for any other programs offered by the Round Valley Indian Housing Authority?
_____ Yes _____ No

If yes, please explain _____

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A. Family Information

List all other persons living in household as permanent residents. Provide Name, Date of Birth, and Relationship to Applicant, Tribal Affiliation and/or Roll Number.

NAME TRIBE/ROLL	DOB	RELATIONSHIP
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If more space is needed, please use a blank sheet of paper and attach it to the back of the application.

B. Income Information (Note: If you are Self-Employed all your income is required to be reported.)

Earned Income: List applicant's income first and then list income for all family members identified in Parts A and B. Provide SF-1040 (Income Tax Return), W-2 forms, pay stubs, etc. for verification.

NAME	Annual Earned Income	Source of Income
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13. Total Earned Income: \$ _____

D. Unearned Income

List applicant's unearned income first and then list income for all family members identified in Parts A and B. Unearned incomes include social security, retirement, disability, UBI, TANF, Veterans, child support, alimony, royalties, per capita, interest, etc. Provide check stubs, statements, Individual Indian Money (IIM) ledgers, etc., for verification.

NAME	Annual Unearned Income	Source of Income
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14. Total Annual Unearned Income: \$ _____

15. Total Combined Annual Household Income (Total of 13 & 14: \$ _____)

I represent that the information provided in this application is true to the best of my knowledge. I understand that if any of the preceding information is found to be false or inaccurate, I can be denied any and/or all assistance from the Round Valley Indian Housing Authority. Furthermore, I authorize the Round Valley Indian Housing Authority to verify my credit, income references and all other information provided in connection with the processing of this application. I acknowledge receipt of a copy of this application.

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Signature: _____ Date: _____

Please write a brief description of the Rehabilitation that is needed for your home:

Multiple horizontal lines for writing the description of the rehabilitation needed for the home.

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