QUINAULT HOUSING AUTHORITY
ELDER HOME REPAIR PROGRAM POLICY

Approved by the Quinault Housing Authority Board of Commissioners this 13th day of November, 2014 during its duly convened Special Meeting, during which a quorum of its members was present, by a vote of 3 for, 0 against, 1 not voting, and 3 absent. The effective date of this Policy is November 13, 2014.

POLICY STATEMENT:

The purpose of the Quinault Housing Authority's Elder Home Repair Program is to provide qualified members of the Quinault Indian Nation with grant funds to remediate health and safety risks present in the homes of elderly and disabled privately owned residences, and to help improve the quality of life in tribal communities.

The Quinault Housing Authority's Elder Minor Home Repair Program shall comply with all applicable regulations of the Native American Housing Assistance and Self-Determination Act of 1996; (NAHASDA), along with other applicable rules and regulations while assisting elderly and handicapped tribal members. The Quinault Housing Authority Board of Commissioners shall be responsible for periodically amending this policy to comply with any applicable laws or regulations.

I. Purpose.

It is the Quinault Housing Authority's (QHA) goal to provide elders with assistance to remove health and safety hazards in privately owned residences. This is a one-time grant that does not require repayment, unless the residence is sold to a non-elderly or non-low income family within five years of the grant award date. Grants may not be used to make changes to the dwelling for cosmetic purposes, unless directly related to removal of health and safety hazards.

II. Scope.

Grant funds may be used only to pay costs for repairs and improvements which will remove identified health or safety hazards. Dwellings repaired with grant funds need not be brought up to QHA development standards or thermal performance standards, nor must all of the existing hazards be removed, provided the dwelling does not continue to have major health or safety hazards after the planned repairs are made.

III. Eligibility Requirements.

A. **Member of the Quinault Indian Nation.** Applicant must be enrolled member of the Quinault Indian Nation.

B. **Age Requirement.** Applicant must be fifty-five (55) years of age or older.

C. **Disabled Applicants.** Applicants who are in need of handicap accessibility, and are not yet fifty-five (55) years of age, may be eligible if all other requirements are met. Specifically, consideration for limited services will be given to Tribal Members who have permanent physical impairments and whose request for grant assistance is based on making their home more accessible.

1. Those individuals who have the need for home modifications to accommodate a physical disability where the modification is necessary in order for the applicant to function independently are eligible to apply.

2. A doctor's note will be required to confirm the applicant's impairment.

3. ALL NAHASDA income guidelines shall apply as well as maximum grant limits described in section V of this policy. Disabled applicants are subject to the same requirements and procedures as elderly applicants, but the fifty-five year age requirement does not apply, and all work must relate to increasing accessibility to the disabled applicant's home.

4. The scope of work may include, but is not limited to: ramps, bathroom and shower facilities, and wall rails. The grant will be utilized to help persons with disabilities live their lives independently under decent, safe, and sanitary conditions.

D. **Low-income Applicants.** Applicants must be low-income, defined as an annual adjusted income at or less than eighty percent (80%) of the median income for the area. A copy of the most recent income requirements is available at the QHA Main Office. Adjusted income is defined in the QHA Rental Admissions and Occupancy Policy.

1. All sources of income must be reported by all members of the household who are eighteen (18) years of age or older.

2. Applicants must provide documentation of household income. Examples of acceptable documentation for income verification are: paystubs, income tax statements, copies of checks, bank statements where payments are received through direct deposit, and statements from Federal, State and Local Agencies.

3. Applicants who are attending college must provide a copy of their C.T.E.A.P. - Higher Education GRANT CALCULATION form, if applicable, OR verification of any other student assistance that will be received.

E. **Non-low income Applicants.** Non low-income applicants may be eligible if:

   1. The applicants adjusted household income does not exceed 100% of the median income for the area (a copy of the most recent income requirements is available at the QHA main office. Adjusted income is defined in the QHA Rental Admissions and Occupancy Policy); and there are no low-income applicants who have applied for grants funds who have not been funded. At no time will QHA spend its NAHASDA grant funds on households with an adjusted income in excess of one-hundred (100%).

   2. The applicant has a documented need which cannot reasonably be met without assistance.

   3. The QHA has not spent in excess of ten percent (10%) of its NAHASDA grant funds on assistance to households with an adjusted income between eighty percent (80%) to one- hundred percent (100%) of the median income for the area.

   4. The grant provided to a non-low income applicant shall not exceed $5,000.00.

F. **NAHASDA Requirements.** The physical improvements must meet the requirements of the Native American Housing Assistance and Self-Determination Act of 1996, Section 202(2) and Section 504 of the Rehabilitation Act of 1973. Specifically, persons with disabilities shall not be discriminated against on the basis of accessibility and grant funds may be used for new construction, reconstruction, or moderate or substantial rehabilitation of affordable housing, which may include site improvement, development of utilities and utility services, conversion, demolition, and projects related to disability accessibility.

G. **Property Requirements.** The property to be improved must meet the following criteria:

   1. The property must be the primary and permanent residence of the applicant.

   2. The property must be located in the QHA NAHASDA service area.

3. The residence cannot be located in a flood plain area, unless otherwise in accordance with the Tribe's floodplain management regulations for the area, and any National Flood Insurance Program requirements applicable.

4. The applicant(s) must have ownership interest in the property that needs improvement, or for disability assistance only, written documentation of approval by the owner of a home in which the applicant lives full time.

5. The residence cannot be a tribally owned or rented house.

6. The residence cannot be a current QHA Mutual Help or other homeownership unit or rental unit under management.

7. Any applicant owning a debt to the QHA shall be considered ineligible until such debt is paid in full. The QHA may, at its sole discretion, waive this requirement if the applicant and the QHA have entered into a payment agreement regarding the outstanding debt, and the applicant has made two consecutive monthly payments.

8. Applicants with a history of poor credit, disturbance of the rights of neighbors to quiet and peaceable enjoyment, criminal activity at the residence, or ineligibility on the basis of criminal convictions under the QHA Rental Admissions and Occupancy Policy are grounds for rejection of an application.

IV. **Application.** Applicant(s) must complete and sign QHA's Application for the Elder Home Repair Program. To be considered by QHA, the application must contain the following documents. Any exceptions to submission of required documents must be approved by the QHA Executive Director.

A. Verification of Quinault Tribal Enrollment.

B. Verification of age.

C. Wage verification for all members of the household.

D. The legal description of the home site.

E. Verification of ownership of the home and home site. Examples of acceptable documentation are title, a copy of the mortgage, for trust land, a copy of a lease between the QIN and the applicant, or a title status report.

F. Social Security numbers with a copy of the social security card or documentation.

G. Documentation of the needed repairs to the dwelling, and an estimate of the cost.

H. Applicant must sign an Acknowledgement of Interim Application stating that the applicant consents to an on-site house inspection will be conducted to determine the unit meets minimum guidelines. A list is prepared to determine type of renovation needed.

1. Upon completion of the inspection by the Procurement and Compliance Coordinator, the Interim Application will remain pending until funding becomes available.

2. The Executive Director will review files, Final Report and Cost Analysis to determine final eligibility.

I. Such other information as may be needed or requested by QHA to determine eligibility for the program.

V. **Repairs:** Repairs are defined as follows:

A. Major Repairs: Any repair exceeding five-thousand dollars ($5,000.00) up to thirty-five thousand dollars ($35,000.00). No repairs in excess of thirty-five thousand ($35,000.00) will be eligible for funding.

1. No applicant may receive more than one Major Repair grant in a lifetime.

2. Major repair grants must be expressly approved by the QHA board of Commissioners.

3. Normally such a grant may not exceed ten-thousand dollars ($10,000.00); however, the board of Commissioners fund a major repair grant up to the thirty-five thousand dollar ($35,000.00) maximum where the QHA has determined that there are other non-QHA funds available to leverage with QHA funds; the repairs will result in preservation of the useful life of the property for five or more years; and the repairs are necessary to prevent an imminent loss of the structural integrity of the property or to remedy an imminent threat to the health or safety of the applicant.

4. QHA may require major repair applicants to apply for alternative sources of funds as a condition of grant award.

B. Minor Repairs: Any repair not exceeding five-thousand dollars ($5,000.00).

1. A minor repair grant may include a single repair of multiple repair items, so long as the amount does not exceed five-thousand dollars ($5,000.00) per year.

2. Applicants may not be awarded more than five (5) Minor Repair grants in a lifetime, or more than one minor repair and one major repair grant in a lifetime.

VI. **Selection of Grantees and Priority Ratings:** The QHA will select grantees based on applicant's current living condition and based on the availability of funding. No applicant has a right or entitlement to a grant. The QHA will prioritize the order in which Elder Home Repair projects will be selected based on the application, and interview, and a QHA Inspection Report. The priority designations are as follows:

A. **<u>Priority "1":</u>** Situations that pose an immediate health or safety hazard will be given first priority. Examples include, but are not limited to, the following: Electrical problems, water deficiencies, inadequate plumbing, or structural integrity.

B. **<u>Priority "2":</u>** Conditions that cause a decline in the standard of living for the elder or pose a threat of future health or safety hazard will be given second priority. Examples include, but are not limited to, the following: Repairs to the bathroom facilities, disability accessibility, roofing and weatherization.

C. **<u>Priority "3":</u>** Projects will be given third priority where minor repairs and improvements are needed to increase the comfort level for the elder, but cause no immediate threat to health or safety. Those applicants will be placed on a waiting list according to QHA's evaluation of the situation with consideration given to the date the application is deemed eligible.

VII. **Limitations:** The following limitations will apply to all applicants received for this program.

A. The number of grants to be made under this program will be subject to the availability of funds QHA has set aside for that purpose.

B. QHA may use any and all eligible funding sources to complete the repairs.

VIII. **Authorized Purposes for Grant:** The purposes for which funds may be granted under this program include, but are not limited to, the following:

A. Installation or repair of plumbing and fixtures that meet local health department requirements.

B. Energy conservation measures such as:

1. Insulation

2. Energy efficient windows and doors.

C. Repair or replacement of heating systems.

D. Minor electrical wiring.

E. Repair or replacement of roof.

F. Replacement of deteriorated siding where energy efficiency is a concern.

G. **Mobile/Manufactured Home:** No repairs will be made on mobile/manufactured homes that are older than twenty-five (25) years old. Title or other evidence of ownership will be required to verify the manufacture date. Necessary repairs to mobile/manufactured homes will be contingent upon the following:

1. The applicant owns the home and has a leasehold or ownership interest in the home site, and has occupied the home prior to filing an application with QHA.

2. The mobile/manufactured home is on a permanent foundation. Permanent foundation will be either:
   i. A full below grade foundation, or

   ii. A home on blocks, piers or similar foundation with skirting and anchoring tie-downs to meet local building authority requirements.

3. The mobile/manufactured home is in need of repairs to remove health or safety hazards.

H. Additions to dwellings with grant funds (conventional, manufactured or mobile) only when it is clearly necessary to remove health or safety hazards to the occupants.

I. Repair or remodel houses to make accessible and useable for disabled persons.

J. Other necessary repairs or replacement.

IX. Disallowed Uses of Grant Funds:

A. Assist in the construction of a new dwelling.

B. Make repairs to a dwelling of such poor condition that when the repairs are completed the dwelling will continue to be a major hazard to the health and safety of the occupants.

C. Move a mobile/manufactured home from one site to another.

D. Refinance any debt or obligation of the borrower/grantee.

E. In addition, grant funds may not be used to make changes to the dwelling for cosmetic or convenience purposes, unless the work is directly related to the removal of hazards. Cosmetic and convenience changes may include, but are not limited to:

1. Painting.
2. Paneling.
3. Carpeting.
4. Improving clothes closets or shelving.
5. Improving kitchen cabinets.
6. Air conditioning.
7. Landscape planting.
8. Lighting fixtures where there is no electrical malfunction or other health or safety hazard.

X. **Grant Acceptance Agreement:** An applicant who is selected must enter into a Grant Acceptance Agreement with QHA, setting out the terms and conditions of the grant. Those terms and conditions must include, but shall not be limited to, the following:

A. The agreement will include and require that grantees enter into such binding agreements as are applicable to ensure that the dwelling remains affordable housing for its "useful life". If a grantee violates this requirement, the grantee will be required to repay the QHA the amount of the grant provided pursuant to the repayment procedure detailed in the following subsection.

B. Program participants are subject to resale restrictions on the home assisted with program funds. If a grantee sells or transfers title to the home within three years of the Grant Award Date, the designated percentage of the cost of rehabilitation the home must be repaid to the QHA. Furthermore, owners will be required to enter into a retention agreement or a forgivable note. A grantee must maintain the assisted dwelling as his or her primary place of residence for at least three years or agree to repay the grant on the following schedule:

1. Less than one year after the Grant Award Date: The Grantee must repay the full grant amount.

2. Less than two years but more than one year after the Grant Award Date: The grantee must repay sixty-six percent (66%) of the grant.

3. Less than three years but more than two years after the Grant Award Date: The grantee must repay thirty-three percent (33%) of the grant.

C. If a grantee no longer desires to own the assisted property and intends to sell or otherwise transfer title within three years of receiving funds pursuant to this policy, the grantee must notify QHA of their intent in writing.

XI. **Abuse of Program:** Misuse of this program, providing false information, or omitting relevant information, or misuse of grant funds may result in the applicant having to repay any grant funds received, ineligibility for grant funds and other actions by the QHA.

XII. **Lead Based Paint and Asbestos:** QHA will comply with all applicable provisions of the Lead Based Paint Poisoning Prevention Act as well as any other applicable environmental requirements under NAHASDA, as set forth under 24 C.F.R. Part 1000.18-1000.24, including regulations regarding asbestos remediation.

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Elder Home Repair Program Applicants:

Please be aware that some changes have been made to the elder home repair program that will affect the application process.

- The program grant is a one-time grant that does not require repayment, unless the residence is sold to a non-elderly or non-low income family within five years of the grant award date.
- A major repair is defined as any repair exceeding five-thousand dollars ($5,000.00) up to thirty-five thousand dollars ($35,000.00). No repairs in excess of thirty-five thousand ($35,000.00) will be eligible for funding.

In order to determine the cost of any project, an in house estimate will be developed, including cost of labor and material. If the cost of the project exceeds the $5,000.00 limit, the Quinault Housing Authority (QHA) must request permission from the board of Commissioners (BOC) to proceed with the project. The permission to proceed on these applications will be requested from the BOC at their regularly scheduled monthly meeting. If your project requires BOC approval, it could delay the start of your project.
QHA staff request your patience as we work to accommodate all elders requests, while complying with this new policy. If you would like additional information, a copy of the Elder Home Repair Program Policy can be requested from the QHA office during normal business hours.

Thank you,