



Gun Lake Tribe

Home Improvement

Policies & Procedures

Effective Date: March 15, 2007

General Purpose

The Home Improvement Program provides home repairs to qualified home owners in order to create a safe and healthy environment for members to reside. These opportunities will preserve the Match E Be Nash She Wish culture and promote safety and self-sufficiency in the families that we service.

This policy is designed to serve as:

- 1) A guide for the Housing Department to use in determining eligibility, applicant admission, selection criteria and occupancy standards for Home Improvement Assistance.
- 2) A document, which provides for consistent, equitable and uniform treatment of clients.
- 3) A basis for decision-making by Housing Department staff and/or committee members.
- 4) A training manual for newly-hired or appointed Housing Department staff and/or committee members.

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Eligibility for Home Improvement Assistance

The purpose of this section is to determine whether a Tribal member family meets the required eligibility standards within the Housing Department's Home Improvement Program.

For purposes of this program, family includes, but is not limited to, a family without children, an elderly family, a near-elderly family, a disabled family, a single person or an unmarried couple living together as a family.

- 1) In order to be eligible for Home Improvement Assistance, applicants must;
 - a) Be an enrolled Tribal member of the Gun Lake Tribe or be the legal guardian in a home that a Gun Lake Tribe minor child has resided in for a minimum of fifteen (15) months.
 - b) Be eighteen (18) years of age or older.
 - c) Reside in one of the following counties; Allegan, Barry, Kalamazoo, Kent or Ottawa.
 - d) Qualify as a low income family, defined as a family whose income does not exceed 80% of the median income, as published annually by HUD.
 - e) Own the home that is being serviced and provide proof of ownership which may include, but is not limited to, a title commitment or mortgage agreement.
 - f) Request services for their main dwelling or primary residence. Primary residence is not defined as a home used mainly for recreation and is not a home where the applicant receives lease/rental income.

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- g) Have a completed and accurate application on file in the Housing Department office, including all requested information for each family member living within the household. The applicant is responsible for making corrections or updating the application as necessary. A completed application will include;
 - i) Home Improvement application.
 - ii) The most current income check stub(s) for all family members within the household.
 - iii) The most current tax returns/W2's for all family members within the household.
 - iv) Social Security cards for all family members within the household.
 - v) All other applicable forms of income for all family members within the household, which may include but is not limited to, child support, unemployment, social security or pension benefits.
 - vi) Inspection Agreement Contract.
 - vii) Proof of homeownership in the form of title or mortgage agreement.
 - viii) A letter or statement from the taxing government stating all property taxes are current.
 - ix) Proof of valid homeowners insurance.
 - x) Any other documents deemed necessary by the Housing Department.
- h) Own a home that passes an environmental assessment as

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required by Native American Housing and Self Determination Act (NAHASDA).

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Receipt and Processing of Applications

The purpose of this section is to outline the basic steps to be followed in the application process and in obtaining and verifying information for the purpose of determining eligibility.

- 1) Application process
 - a) Applications shall be received at the Housing Department office located at **1743 142nd Ave. – Suite 6** or mailed to **P.O. Box 218, Dorr, MI 49323**. Completed applications will also be accepted via fax or email. All applications are to be fully completed and signed using indelible ink. Immediately upon receipt, the application will be dated and initialed by the Housing Department.
 - b) Income verifications (See 24 CFR 1000.128)

In order to determine that data upon which determination of eligibility, selection, preference, and rents to be charged are accurate; such data must be verified. The preferred method of verification shall be written verification by a third party. In the event that third party verification cannot be obtained, the Housing Department may allow the student to submit relevant information provided that the submission contains a notarized statement, certification, or affidavit signed by the student stating the information submitted is true and accurate.

Complete, accurate and verified records for each family member consisting of, but not limited to, the following are to be provided by the applicant/participant and maintained by the Housing Department.

- i) Letters or other statements from employers and pertinent sources giving authoritative information on all amounts of income.

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- ii) Copies of documents in the applicant's possession which substantiate his/her statements or a brief summary of the pertinent contents of such documents signed and dated by the staff who viewed them.
- iii) Certified statements or summary data from bank accounts for from self-employed persons and from persons whose earnings are irregular, such as salesmen, taxi drivers etc., setting forth gross receipts, itemized expenses and net income.
- iv) Memoranda of verification data obtained by interviews, telephone, or other means, with source, date reviewed and the person receiving the information clearly indicated.

c) Application file

The Housing Department shall maintain a file for each family completing an application. All information supplied by the applicant, verification of information and all relevant correspondence with the applicant, shall be contained in the file. All applications will be kept confidential and available only to the Housing Department and committee members. Files will be placed in one (1) of three (3) categories.

i) Eligible

This file contains applications that have met initial eligibility requirements and has been approved for Home Improvement Assistance. Applicants who are deemed eligible will be notified in writing and begin program procedures.

ii) Ineligible

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This file contains applications that have not met initial eligibility requirements and have been determined to be ineligible for Home Improvement Assistance. Applicants who are deemed ineligible for assistance will be notified in writing and given the reason for denial of services.

iii) Incomplete/Pending

This file contains applications, which have not been sufficiently completed or verified for a determination of eligibility to be made. Applicants submitting an incomplete application will be notified in writing and given the opportunity to submit the missing information.

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Program Procedures

The purpose of this section is to outline the basic steps that will be followed when applying for or receiving Home Improvement Assistance.

- 1) An inspection of the applicant's owned space is scheduled and performed.
- 2) The Housing Committee reviews the inspection report and generates an approved work list of items affecting the health and safety of Tribal families within the household.
- 3) The Housing Department solicits bids.
- 4) The Housing Committee reviews and approves bids. In situations of emergencies, this step may be conducted by the Housing Department in order to assure immediate action can be taken.
- 5) The Housing Department enters into a contract with licensed contractors approved by the Housing Committee or staff.
- 6) Licensed contractors complete items from the approved work list.
- 7) A final inspection is scheduled and completed to ensure terms of the contract have been followed and work is up to code.
- 8) Final payment is released to contractors whose work passes final inspection. Should the contractor's work fail the final inspection, the contractor will be required to correct the work to the satisfaction of the Housing Department and inspector.

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Terms and Conditions

The purpose of this section is to explain specific terms and conditions that apply to applicants applying for Home Improvement Assistance.

- 1) The Housing Department may opt to only rehabilitate items that pose an immediate health or safety issue. If the Housing Department cannot service all requested items at one time, the applicant will be responsible for reapplying for future consideration on all remaining services. Repairs will be completed, as funding is available. Examples of safety issues include roofing, substandard electrical or plumbing.
- 2) If the applicant cannot obtain homeowners insurance, participation in the Home Improvement program may be considered if the committee receives letters from two (2) insurance companies stating the items that need to be done to qualify for homeowners insurance. The committee will consider the request and notify the applicant within fourteen (14) days regarding eligibility. If the Housing Department opts to do repairs without a valid homeowner's insurance policy, the Housing Department will only do repairs necessary to make the house eligible for homeowners insurance. Additional approved repairs may be done once the applicant can demonstrate a valid homeowner's insurance policy.
- 3) If the applicant sells or leases the home within three (3) years of rendering of service, the member will be responsible for reimbursing the Housing Department one third (33%) of the total grant, including a ten percent (10%) administrative fee to cover administrative costs for the period of time the member did not live in the home. This will include any instances when the rehabilitated home no longer serves as the applicant's primary residence even when the home/property remains in the applicant's name. The Housing Department reserves the right to amend any repayment plans upon a showing of exigent circumstances. Reimbursement payment will be due within ten (10) days of the sale of property.

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For example: The total grant amount was \$8,000, with a ten percent (10%), or \$800 administration cost, equaling a grand grant total of \$8,800.

If you move prior to one (1) year, you would repay 100% or \$8,800

If you move after one (1) year, you would repay 66% or \$5,808

If you move after two (2) years, you would repay 33% or \$2,992

If you move after three (3) years, you would repay 0% or \$0

- 4) Please note that should an additional repair be required during the three (3) year life of the original contract, the applicant is permitted to apply for another contract. However, if the repair is deemed an emergency repair by the Housing Department, any amounts under \$500 will be forgiven at the expiration of the original contract.

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Grant Priorities

The purpose of this section is to determine the order in which funding will be awarded and the responsibilities of the Housing Department and the applicants within the Home Improvement Program.

Grant funding will be awarded in the order the applications were received. The Housing Committee reserves the right to assess the needs of all applicants and expedite the waiting period in extreme cases as necessary.

1) Funding

The level of funding for all programs is subject to availability of Tribal resources and budget approval, and no entitlement nor representations of entitlements of any type or nature are made hereunder.

2) Monitoring and Reporting

The Housing Department is responsible for compliance with this policy. Applicants are responsible for providing accurate information as requested by the Housing Department in a timely and complete manner.