



Grand Ronde Tribal Housing Authority

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TRIBAL HOUSING GRANT PROGRAMS

POLICIES & PROCEDURES

Adopted by the Grand Ronde Tribal Housing Authority
Board of Commissioners on October 21, 2008.

2011-2012 EDITION

Adopted September 20, 2011.

The housing grant and assistance programs promote the general welfare of the Tribe and its members by assisting Tribal families in acquiring and maintaining adequate housing. Adequate housing is a primary need of Tribal members and such need cannot be reasonably met without assistance.

In recognition of this endeavor, these policies and processes 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.

These programs are administered in accordance with internal processes not outlined in this policy.

PROGRAMS

MEDICAL ADAPTATION GRANT: A grant for medically required access ramps, grab bars, and other accessibility accommodations.

HOME REPAIR GRANT: A grant for income-eligible homeowners for specific health and safety related repairs to their primary residence.

DOWN-PAYMENT ASSISTANCE GRANT: A grant to homebuyers for down-payment assistance for the purchase of a home in standard condition.

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM: A grant for the weatherization of low-income homeowners to reduce energy costs.

TRIBAL ENERGY EFFICIENCY PROGRAM THROUGH EDUCATION AND INNOVATION: A program to provide energy education, funding for energy saving projects, and funding for energy generation projects.

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I. MEDICAL ADAPTATION GRANT POLICY AND PROCEDURES

This program provides grants for medically required access ramps, grab bars, toilet supports, shower/tub conversions, hand-held showerheads, adaptive sinks, toilets, faucet hardware, enlargement of doorways, air-filtering systems, and other minor accessibility/medical accommodations as individually determined appropriate. If the requested repairs vary substantially from these items, proof of disability in accordance with the program definition of "Disabled" will be required prior to consideration for approval.

- A. Eligibility Requirements. Medical Adaptation Grants may be made providing that the following conditions are met:
1. Applicant Eligibility Requirements:
 - a. The applicant must be age 18 or older.
 - b. The grant must be for the benefit of a member of the applicant's household, residing in the dwelling.
 - c. If applicant is not the homeowner, applicant must obtain written consent from the property owner.
 - d. The applicant must provide a physician's referral (program form to be provided by GRTHA), which verifies the need for the adaptation requested, and the adaptation must be determined by staff to be appropriate.
 - e. There is no income restriction to qualify.
 - f. The applicant must not have any past due unpaid debts owed to GRTHA or the CTGR.
 2. Property Eligibility Requirements:
 - a. The property may be located anywhere in the 50 United States and District of Columbia.
 - b. The property must be legally zoned for residential use.
 - c. The property must be the applicant's primary residence.
- B. Terms and Conditions. Recipients may receive up to two grants, every five years. The total basic grant amount will not exceed \$3,000. For medical adaptation projects that include a disabled access ramp, the grant amount will not exceed \$4,000, and for medical adaptation project that includes a bathroom remodeling, the grant amount will not exceed \$6,000. All work performed must conform to current Americans with Disabilities Act Accessibility Guidelines (ADAAG) and/or, as applicable, Section 504 of the Rehabilitation Act of 1973, as amended (HUD requirements).
- C. Grant Priorities. Preference will be given to Elder and Disabled Tribal members, and the preference will apply throughout the year for this program.

II. HOME REPAIR GRANT POLICY AND PROCEDURES

This program provides grants to income eligible homeowners for health and safety repairs to their primary residence. These are basic repairs and are limited to: roofs, wood damage, heating, plumbing, electrical, foundations and weatherization.

- A. Eligibility Requirements. Home Repair Grants may be made for renovation of real property provided that the following conditions are met:
1. Owner Eligibility Requirements:
 - a. The applicant must be a Confederated Tribes of Grand Ronde Tribal member, age 18 or older.
 - b. The applicant must be the owner of the property to be improved, or have a long-term land lease in the case of manufactured home ownership.
 - c. Income limits for all households are 120% of the median income in accordance with the table in Subsection E (Income Limits) of Section VI (General Provisions).
 - d. The applicant must not have any past due unpaid debts owed to GRTHA or the CTGR.
 - e. Applicants are ineligible for this program if they have, as owner-occupants, previously received:
 - i. A Major Rehabilitation Grant;
 - ii. Home Repair Grants (beyond the limit of three, combined total not to exceed \$10,000); or
 - iii. A Down Payment Assistance Grant in the five year period prior to the Home Repair grant application.
 2. Property Eligibility Requirements:
 - a. The property must be located within the States of Oregon, Washington or California. However, GRTHA, by Board Resolution and 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 property must be legally zoned for residential use.
 - c. The property must be the applicant's primary residence.
 - d. Homes must be wood frame construction, modular, manufactured, or mobile homes. Travel trailers and recreational vehicles are not eligible.
- B. Terms and Conditions.
1. Applicants who meet the eligibility requirements may receive up to three Home Repair Assistance Grants providing that the total of those grants does not exceed \$10,000. The total grant includes any Home Repair Grant funds received in previous years.
 2. After the limits set forth in "A" above have been reached, recipients of this grant are not eligible for future grants under this program.

3. Recipients are not eligible to apply for a Down Payment Assistance Grant for a minimum of five years after receipt of a Home Repair Grant.
- C. Grant Priorities. Applications will be processed by order of date of application. At the discretion of GRTHA staff, allowances will be made for correction of specific emergency situations that are an imminent danger/threat to health or safety (such as an inoperative furnace in the winter, an inoperative toilet, etc.) The identified item may be corrected prior to the approval of a grant for the full project. A preference will be given to Elder and Disabled Tribal members. Preferences will be applied on an ongoing basis throughout the year for this program.

Annual funding allocations per state will generally be as follows: Oregon = 50%, Washington = 30% and California = 20% of available funded budget.

III. DOWN PAYMENT ASSISTANCE GRANT POLICY AND PROCEDURES

This program provides a “one time” grant 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. The applicant must be a Tribal member age 18 or older. 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 \$17,000 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 GRTHA.
 - c. If the purchase transaction is a land sale contract, applicants will be pre-screened by GRTHA 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 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 months prior to making a purchase offer.
 - f. Applicants must not have any past due unpaid debts owed to GRTHA or the CTGR.
 - g. 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.
 - h. 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 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 GRTHA.
 2. Property Eligibility Requirements:
 - a. The property to be purchased may be located anywhere in the 50 United States or the District of Columbia. However, GRTHA, by Board Resolution and 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 property must be legally zoned for residential use.
- c. The dwelling must be a wood-frame home (or other GRTHA approved construction type), a modular home (see definition), or a manufactured home.
- d. 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.
- e. 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 GRTHA. See item "8" of the Terms and Conditions below.
- f. Ineligible properties include, but are not limited to: vacant land, fixer-uppers, rental or commercial property, mobile homes (see Definitions) or travel trailers.
- g. 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 long-term tenancy agreement;
or
 - iv. Placed in a mobile/manufactured home park with a long-term lease.

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 maximum amount of \$10,000; plus up to an additional \$2,500 at a one-to-one (1:1) match for any additional cash contribution by the applicant over and above the \$1,000 required.
3. The grant is available to applicants pre-qualified by both GRTHA 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 GRTHA will be processed in order of readiness at the beginning of the following program year.
4. The home purchase transaction must be approved by GRTHA, 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 GRTHA.

5. GRTHA will endeavor to disburse grant funds within 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 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 GRTHA;
 - b. Be determined to be a "Home in Standard Condition" by GRTHA; 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. Sixty percent (60%) of the available annual funding will be allocated to "first-time" homebuyers. The remaining forty percent (40%) of the funding will be available to non-first time homebuyers. The GRTHA Director shall evaluate the use in each category and re-determine the allocation percentages in October in order to ensure that the funds are spent prior to the end of the year. 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.

IV. LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) WEATHERIZATION GRANT POLICY AND PROCEDURES

The Low Income Home Energy Assistance Program (LIHEAP) for Weatherization provides grants to income restricted homeowners for basic energy related repairs to their primary residence. These repairs are limited to heating and cooling systems, caulking, weather stripping, insulation, doors, windows and venting systems.

- A. Eligibility Requirements. LIHEAP Grants are to be used for the renovation of real property provided the following conditions are met:
1. The applicant must be a CTGR Tribal member, age 18 or older.
 2. The applicant must be the owner of the property to be improved. Rental applicants must have permission of the property owner and a home lease for at least a one-year term.
 3. The home must be within a seven county area: Yamhill, Polk, Marion, Tillamook, Washington, Multnomah, and Clackamas.
 4. Income limits for this program are listed in the table in Subsection E (Income Limits) of Section VI (General Provisions).
 5. The applicant must not have any past due unpaid debts owed to GRTHA or the CTGR.
 6. Applicants are ineligible for this program if, as owner-occupants, they received a LIHEAP Weatherization Grant in the past five years.
 7. The property must be legally zoned for residential use.
 8. The property must be the applicant's primary residence.
 9. The home must not be a travel trailer or other recreational vehicle.
- B. Grant Funding Limits. Grant may not exceed \$3,500.
- C. Grant Priorities. Applicants will be processed by order of the date of application. At the discretion of the GRTHA staff, allowances will be made for correction of specific emergency situations that are an eminent danger to health and/or safety. Preferences will be given to Elder and Disabled Tribal members.
- D. Work Specifications.
1. Scope of work is limited to the following:
 - a. Installing insulation in the floor, walls, or ceiling.
 - b. Insulating and sealing heat ducts and water pipes.
 - c. Servicing or repairing furnace.
 - d. Servicing, repairing or replacing home heating source.
 - e. Weather stripping doors and windows.
 - f. Replacing metal or wood framed, single pane windows, with vinyl windows.
 - g. Installing or replacing ventilation fans.
 - h. Installing black plastic ground cover in crawl space.

V. TRIBAL ENERGY EFFICIENCY PROGRAM THROUGH EDUCATION AND INNOVATION (TEEPEI) POLICY AND PROCEDURES

The program provides education and funding opportunities to support energy efficiency. This program provides (1) energy education, (2) energy saving service project funding awards for homeowners; and (3) energy generation service project funding for homeowners.

- A. Energy Education Services. This part of the program provides training, education and energy awareness kits to applicants to assist them to reduce energy usage, encourage conservation and lower utility bills.
1. GRTHA will offer the following services to provide for Energy Education:
 - a. Each household is eligible to receive one Energy Awareness Kit. Energy Awareness Kits include energy education materials, conservation items, and samples of energy efficiency products.
 - b. GRTHA will sponsor Energy Saving Workshops and Energy Fairs.
 - c. Subject to the availability of funding, GRTHA will provide Household Energy Assessments for applicants, including a follow up report that will detail energy saving recommendations.
 - d. Subject to the availability of funding and following a Household Energy Assessment, GRTHA will provide households with a private consultation further advising them of immediate steps they can take to reduce their energy costs. This consultation may be in person, on the phone or via the internet.
- B. Energy Saving Services Project Funding Award. This part of the program provides funding to homeowners for energy related repairs and upgrades and installation of energy saving appliances for an applicant's primary residence.
1. *Eligibility Requirements:*
 - a. Applicant Eligibility Requirements. To be eligible for this program, applicant:
 - i. Must own property eligible for the program under subsection (b) below.
 - ii. Must be at least 18 years of age.
 - iii. Must not have any unpaid debts owed to GRTHA or to CTGR.
 - iv. Must provide all requested information, including household income.
 - b. Property Eligibility Requirements.
 - i. The property must be the applicant's primary residence and the property may not be the subject of any other applicant's energy saving services grant.
 - ii. The property must be located in the State of Oregon within Yamhill, Polk, Marion, Tillamook, Washington, or Multnomah Counties.
 - iii. All energy-saving repairs, upgrades or construction must meet all applicable building code requirements.
 - iv. All homes must be in standard condition and meet inspection requirements of GRTHA.

2. *Terms and Conditions:*

- a. Following the receipt of a completed application and determination of eligibility and award, GRTHA will direct an Energy Assessment Report to be completed on applicant's home. This Report will determine the Energy Saving Services appropriate at the residence and costs associated with those services.

Each eligible home will be evaluated to determine potential energy saving options, including but not limited to upgrades, repairs or appliances that save energy. Specific item eligibility will be determined by GRTHA staff. Items may include, but are not limited to, the following:

- i. Installing insulation under the floor, in walls and/or attic and ceiling and the installation of crawlspace ground cover.
 - ii. Insulating and sealing heating ducts and insulating water pipes.
 - iii. Servicing, repairing or replacing home heating and cooling sources.
 - iv. Weather stripping installation and/or replacing doors and windows.
 - v. Installing or replacing inefficient exhaust fans and household appliances.
- b. For the Energy Saving Program, the amount awarded is not to exceed \$3,500. Applicants who meet the eligibility requirements may apply for grants under this program until those amounts are reached, after which applicants and homes serviced under this grant are not eligible for any future grants under the Energy Saving Services program.

C. Energy Generation Services Grant. This part of the program provides funding to homeowners for the addition of energy generation equipment for a primary residence.

1. *Eligibility Requirements:*

- a. Applicant Eligibility Requirements. To be eligible for this program, applicant:
 - i. Must own property eligible for the program under subsection (b) below.
 - ii. Must be at least 18 years of age.
 - iii. Must not have any unpaid debts owed to GRTHA or to CTGR.
 - iv. Must provide all requested information, including household income.
- b. Property Eligibility Requirements.
 - i. The property must be the applicant's primary residence and the property may not be the subject of any other applicant's energy generation services grant.
 - ii. The property must be located in the State of Oregon within Yamhill, Polk, Marion, Tillamook, Washington, or Multnomah Counties.
 - iii. All repairs, upgrades, and construction performed must meet all applicable zoning and building code requirements.
 - iv. All homes must be in standard condition and meet inspection requirements of GRTHA.

2. *Terms and Conditions:*

- a. Following the receipt of a completed application and determination of eligibility and award, GRTHA will direct an Energy Assessment Report to be

completed on applicant's home. This Report will determine the Energy Generation Services appropriate at the residence and costs associated with those services.

Each eligible home will be evaluated to determine potential energy generation options. These options may include but are not limited to the following:

- i. Solar electricity and/or hot water production.
 - ii. Geo-thermal heating & cooling systems.
 - iii. Bio-mass related technology.
 - iv. Passive solar technology.
 - v. Wind generated electricity.
- b. For the Energy Generation Program, there is a maximum \$15,000 funding award. The first \$10,000 of the award would not require applicants to provide matching funds. An additional \$5,000 award amount is available if the homeowner contributes a dollar for dollar match in cash. Applicants who meet the eligibility requirements may apply for funds under this program until those limits are reached, after which applicants are no longer eligible for future funding awards under the Energy Generation Services program.

D. General Terms.

1. All cash incentives and rebates generated under this program and received by applicants shall be returned to GRTHA.
2. All tax incentives or tax credits generated under this program shall be available for use by the applicant.
3. Once the applicant has received a funding award in the maximum amount, neither the applicant nor residence will be eligible for additional funding under this program. The applicant/property is eligible to receive funding under both the Energy Saving Services grant and Energy Generation grant.
4. The TEEPEI Program may be used in conjunction with other GRTHA programs.
5. The level of funding for all TEEPEI programs is subject to availability of Tribal resources and budget approval.

VI. GENERAL PROVISIONS

A. Definitions of Terminology.

1. CTGR - Confederated Tribes of the Grand Ronde Community of Oregon.
2. Elder - Any Tribal member age 55 years or older.
3. First Time Homebuyer - An individual or family who has either never purchased a home or has not owned a home during the three year period preceding the Tribally assisted purchase of a home.
4. GRTHA - Grand Ronde Tribal Housing Authority.
5. Home in Standard Condition - A home that is considered to be in decent, safe and sanitary condition, as determined by the Housing Authority, and meets applicable codes for fire and life safety.
6. Income - Total household income is determined by GRTHA in one of two ways. The preferred method is using the adjusted gross income as determined by the individual's filed IRS 1040 (long) form. In all instances that an IRS 1040 (long) form is not available or was filed more than six months prior to the date received by GRTHA, income is determined pursuant to 24 CFR, Part 5, Subpart F (Part 5). When using Part 5 income determination, annual income is the anticipated total income from all sources received by any adult household member (even if temporarily absent), including all net income derived from assets, exclusive of certain types of income provided in 24 CFR 1000.10 (b)(1).
7. Long-term Lease - A lease with a minimum term of one year or longer in duration.
8. Long-term Tenancy Agreement - The applicant has a written or verbal agreement to reside on the property for a minimum of one year.
9. Low Income - At or below 80% of the current published median income.
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 - The median income for the area based on family size as 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 the Office of Native American Programs' current Program Guidance on Income Limits under the Native American Housing Assistance and Self-Determination Act of 1996.
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, that is being used for residential purposes and that was constructed between January 1, 1962, and June 15, 1976, and met the construction requirements of Oregon mobile home law in effect at the time of construction.
13. Modular Home - A dwelling that is a factory-built wood frame structure, constructed in conformance with the International Code Council (ICC).
14. Permanent Structure - A dwelling is considered a permanent structure if it is on a permanent foundation, and in the case of manufactured homes, if it is 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 as permanent structures, even though they may be a primary residence.

15. Person with Disabilities - A person who:
 - a. has a disability as defined in Section 223 of the Social Security Act;
 - b. is determined, pursuant to regulations issued by the secretary, to 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
 - iv. has 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. The Secretary shall consult with other appropriate Federal agencies to implement the preceding sentence.

16. Primary Residence - The residence at which the owner lives for at least nine months per year.
17. Recipient - An adult (age 18+) who has been awarded assistance under any of the housing programs herein defined.
18. Service Area - The Program service areas are defined individually in each respective program.

B. Grant Approval Authority. The grant amounts shall generally not exceed the limits specified in each respective program. However, amounts may be exceeded or other exceptions made by authorization of the GRTHA Board of Commissioners at the recommendation of the GRTHA Executive Director for special or extraordinary circumstances.

C. Waiting List Review. All applicants who appear to meet the specific program requirements may apply with the GRTHA. Incomplete applications will not be accepted, and will be returned to the applicant for completion. Applicants are responsible for keeping the information on their application current.

For programs with waiting lists, each year the waiting list will be reviewed and eligible applications will be selected for funding. If an applicant cannot be located after telephone and written contact (by certified mail), the application will be removed from its place on the waiting list and held for 30 days prior to being inactivated. Upon contact from the applicant, if it is within 30 days, the application will be placed back

on the list with its original date. If it is more than 30 days, a new application will be taken and the new date will be used to establish a place on the waiting list.

- D. Funding, Tribal Preference, and Useful Life. The level of funding for all programs is subject to availability of resources and budget approval.
1. *NAHASDA Funds*. GRTHA utilizes these federal funds to assist members in the very low and low income levels in HUD-approved grant programs.
 - a. NAHASDA low-income limits are at or below 80% of the median income in accordance with the table in Section E (Income Limits) below.
 - b. Tribal Preference. In selecting families to receive NAHASDA housing assistance, GRTHA shall make selections as outlined below:
 - i. Eligible CTGR members throughout the United States.
 - ii. Eligible legal custodians of CTGR children throughout the United States.
 - iii. Eligible members of state and federally recognized Tribes located within the HUD-defined 6-county service area. NAHASDA assistance to this category shall not exceed 10% of the specific program's annual budget.
 - c. Payback Period/Useful life. NAHASDA requires GRTHA to establish an "affordability period" for each housing unit that receives NAHASDA funds. This period is known as a useful life. For NAHASDA 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 months following the date of the award. NAHASDA funding awards above \$5,000 will require a recorded lien on homes to allow GRTHA to recover funds for homes sold during the useful life period. If you receive NAHASDA funds, you may be required to repay a portion of the funds if you sell your home within a certain timeframe after receiving the NAHASDA funds.
 - i. Useful life restrictions. GRTHA 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 be sold within the useful life, GRTHA will recover amounts as set forth below:
 - a) For grants between \$5,000 - \$15,000: Should the home be sold within a three-year period from the date of the receipt of funding, award recipient must stipulate repayment to the Tribe of a prorated portion of the award according to the following schedule:
 - 1) Home sold during year one: recipient must repay 75% of the award.
 - 2) Home sold during year two: recipient must repay 50% of the award.
 - 3) Home sold during year three: recipient must repay 25% of the award.
 - b) For grants that are \$15,001 and above: Should the home be sold within a five-year period from the date of the receipt of funding,

award recipient must stipulate repayment to the Tribe of a prorated portion of the award according to the following schedule:

- 1) Home sold during year one: recipient must repay 80% of the award.
- 2) Home sold during year two: recipient must repay 60% of the award.
- 3) Home sold during year three: recipient must repay 40% of the award.
- 4) Home sold during year four: recipient must repay 20% of the award.
- 5) Home sold during year five: recipient must repay 10% of the award amount.

ii. 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.

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.
 - a. Tribal preference. Only enrolled CTGR members are eligible to receive Tribal housing assistance.
 - b. Useful life. Not applicable to Tribally-funded assistance.

E. Income Limits.

1. *2011-2012 Income Limits.*

Number of Persons in Household	Maximum Annual Income		
	LIHEAP ¹	HUD ²	Home Repair Grant ³
1	\$22,321	\$40,350	\$60,550
2	\$29,189	\$46,100	\$69,150
3	\$36,057	\$51,850	\$77,800
4	\$42,925	\$57,600	\$86,400
5	\$49,793	\$62,250	\$93,400
6	\$56,660	\$66,850	\$100,300

¹ These income limits are based on 60% of median income for the State of Oregon as published by Department of Housing and Human Services, effective October 1, 2010 through September 30, 2011.

² These income limits are 80% of the 2011 HUD published figures for the Portland Metropolitan Area Median Income of \$72,000 per year for a family of four, and are subject to annual adjustments (see ONAP Program Guidance No. 2011-04, dated July 14, 2011).

³ These income limits are 120% of the 2011 HUD published figures for the Portland Metropolitan Area Median Income of \$72,000 per year for a family of four, and are subject to annual adjustments, as calculated by GRTHA and rounded up to the nearest \$50.

7	\$57,949	\$71,450	\$107,200
8	\$59,236	\$76,050	\$114,100

2. *Annual Adjustments to Income Limits.* The 2011-2012 Income Limits as noted above are the current limits as of the date this edition was adopted. These limits are subject to annual adjustments by the Office of Native American Programs (ONAP). Upon annual publication of ONAP’s Program Guidance (“Income Limits under the Native American Housing Assistance and Self-Determination Act of 1996”) adjusting the income limits, the limits in the Guidance will become effective.
- F. Monitoring and Reporting. The GRTHA Executive Director is responsible for the day to day compliance with this policy, and will provide regular reports to the CTGR Executive Officer on the expenditure of program funds.
- G. Right to Deny Participation. At the discretion of GRTHA, any suspicion of a direct violation or intentional misuse of the grant programs may result in an action to deny eligibility or discontinued participation.
- H. Implementation and Policy Review. This policy shall become effective upon approval by the Grand Ronde Tribal Housing Authority Board of Commissioners and the Confederated Tribes of the Grand Ronde Community of Oregon Tribal Council, and shall be reviewed on an annual basis.