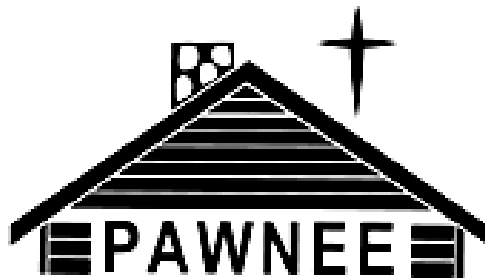


Pawnee Nation Housing Authority

REHABILITATION AND MODERNIZATION POLICY





Pawnee Nation Housing Authority

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REHABILITATION / MODERNIZATION POLICY

Policy Statement

The Board of Commissioners of the Pawnee Nation Housing Authority (PNHA) recognizes the need to establish procedures regarding the rehabilitation or modernization on privately owned homes that belong to tribal members and other eligible participants who are unable to acquire assistance from other agencies. The PNHA may provide assistance, with approved budget amounts through the Indian Housing Plan (IHP), for the rehabilitation and modernization of privately owned homes that are owned by enrolled members of the Pawnee Nation and other eligible participants.

Individuals and families who apply for assistance funded by the PNHA using Indian Housing Block Grant funds must meet eligibility standards established by NAHASDA along with other agencies or financial institutions that may be partners in these programs.

1. General Information

- a. The PNHA will provide assistance to pay for rehabilitation/modernization expenses, building permits, local licensing requirements, for privately owned homes.
- b. Eligible low-income families of the Pawnee Nation may receive rehab assistance only when funds are approved in the IHP for the rehabilitation or modernization of privately owned homes. The amount of the assistance per home will be established on a year-to-year basis as funds are available.
- c. Participation in the rehabilitation or modernization grant program is limited to low-income families as defined by the PNHA and Federal Regulations. Participants will be required to provide documentation to verify the determination of low-income status.
- d. The Executive Director or their designee shall review and approve each rehabilitation and modernization policy application. Eligible low-income families must make their request for rehabilitation/modernization on an application form developed by the PNHA.
- e. The PNHA shall determine the maximum dollar amount that may be spent on the rehabilitation/modernization of eligible homes. The PNHA performs all work and/or contracts some of the work to be performed out to third parties. At no point does the participant receive any payment nor do they direct any of the work to be performed.
- f. This program operates on an income-based cost-share structure tied to Area Median Income (AMI). PNHA shall fund a percentage of the total eligible project costs based on the Homeowner's verified household income, as follows:
 1. Households with incomes at or below thirty percent ($\leq 30\%$) of AMI shall have a required contribution of zero percent (0%).
 2. Households with incomes greater than thirty percent (30%) and up to fifty percent (50%) of AMI shall have a required contribution of ten percent (10%).
 3. Households with incomes greater than fifty percent (50%) and up to eighty percent (80%) of AMI shall have a required contribution of twenty percent (20%).

For households with incomes greater than fifty percent (50%) and up to eighty percent (80%) of AMI, the program operates on an eighty percent (80%) / twenty percent (20%) cost-share



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basis, with PNHA funding eighty percent (80%) of the total eligible project costs and the Homeowner responsible for the remaining twenty percent (20%).

The Homeowner's required contribution, as determined by the applicable AMI tier, must be paid in full prior to the commencement of any work.

2. Purpose

- a. This policy describes the type of work that is allowable and the steps that must be followed to request payment for the rehabilitation/modernization work. The homeowner that requests this assistance will not be allowed to use rehabilitation/modernization fund for luxury items, as determined by the PNHA. Each request will be considered on a case-by-case basis. The PNHA will prioritize items to be completed. For example, roofs will be repaired before carpet is replaced.
 1. Betterment is defined as: Any improvements made to the home or grounds that do not result in additional square footage.
 2. Additions are defined as: Any improvements made to the home that will result in additional square footage. Any request made by the homebuyer/homeowner to make additions or structural changes to the home shall be submitted to the PNHA in writing with a plan and drawing of the proposed change(s) for approval.

3. Approval Process

- a. The PNHA will require the homebuyer to submit the following documents.
 1. A written application.
 2. Proof of ownership of the structure to be rehabilitated/modernized.
 3. Proof of Tribal affiliation.
 4. Proof of insurance (house & flood).
 5. Proof of income.
 6. Family composition.

4. Allowable Uses

- a. Rehabilitation/modernization of home to make accessible to people with disabilities including handicapped bathroom(s), doorways, entrance ramps, etc.
- b. Repairs and/or replacement of items that have been identified in a home inspection. Damaged items that create a hazard to the life, health, or safety of the occupants or cause serious damage to the property shall have priority over other requests. An inspection of the home shall be performed by a housing inspector.
- c. Improvements may be installation of carpet, upgrade of windows, cabinets, doors, lighting and plumbing fixtures, electrical, insulation, fencing, repair of roof or other items as determined by the PNHA.
- d. Replacement of appliances such as kitchen stoves, vent hoods, refrigerators, water heaters, furnaces, A/C units and other items as determined by the PNHA.
- e. Building additional bedrooms using garage space when these items help to alleviate overcrowding or enhance the peaceful enjoyment of the home as determined by PNHA and within the confines of the budget.
- f. Repairs shall be made in accordance with the PNHA prioritization schedule.



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5. Unallowable Uses

- a. Rehabilitation/modernization funds shall not be used for luxury items as determined by the PNHA such as hot tub, spas, swimming pools, electronic equipment, or household furniture.

6. Payment for materials, construction costs and/or contractor services

- a. The PNHA will make direct payment to the party performing the work or to the vendor where the purchase for material was made using the PNHA Purchase Order System. At no time will payments be made directly to the home buyer for any material or contractor invoices.
- b. For the construction of additions or major improvements, payments shall be processed in accordance with the adopted Procurement Policy and/or contract documents.

7. Inspections (Note; all homes will be inspected for livable conditions and must not be in a condemned, dilapidated or unsafe condition.

- a. For construction of additions or structural changes, the PNHA will conduct an interim inspection, and upon completion of the project, a final inspection will be performed with the homebuyer or homeowner. A certification of completion will be signed by the homebuyer or homeowner along with the PNHA.
- b. All completed rehabilitation/modernization work must be inspected by a housing inspector to assure that work completed meets any Housing Quality Standards established by the PNHA, if applicable.
- c. All homes must be inspected prior to being rehabilitated/modernization to assure that the proper level of environmental review has been conducted in accordance with the National Environmental Policy Act (NEPA) 24CFR1000.18 and any other applicable statutes, regulations and Executive Orders.
- d. All homes must have been inspected for the existence of any lead-based paint prior to Being rehabilitated/modernization in accordance with HUD regulations entitled Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazard in Federally Owned Residential Property and Housing Receiving Federal Assistance contained in 24CFR1000.40 or Subpart C of 24CFR35.
- e. All homes will be inspected for infestation (i.e., termites, bedbugs, cockroaches, mice).

8. Eligibility Requirements

- a. An individual or family must first meet the following eligibility requirements to be eligible for rehabilitation/modernization from the PNHA:
 1. Be an enrolled member of the Pawnee Nation or other established criteria of tribal membership.
 2. Show proof of ownership (deed).
 3. Be a low-income family as defined by NAHASDA, the PNHA and Federal Regulations.
 4. Reside within the service area as defined in the PNHA Indian Housing Plan.

9. Resale Restriction

- a. All Rehabilitation/Modernization Program documents shall include resale and transfer restrictions. If the owner sells, conveys, or otherwise transfers title to the property within five



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(5) years of project completion, the owner shall be required to repay to PNHA one hundred percent (100%) of the rehabilitation costs incurred. Such restrictions shall be governed by, and enforced in accordance with, the PNHA Useful Life Policy.

10. Other Requirements

- a. The homebuyer/homeowner shall be responsible for having warranty work performed on any manufactured appliances or materials used in the rehabilitation/modernization of their home.
- b. The PNHA may require the participants in any rehabilitation/modernization program to participate in counseling programs sponsored and/or paid for by the PNHA.
- c. All eligible applicants selected to participate in the PNHA rehabilitation/modernization program shall sign a Rehabilitation/Modernization Program Agreement.