

Catawba Indian Nation  
Housing Rehabilitation Program  
Policies and Procedures

**I. Policy Statement**

The Catawba Indian Nation (CIN) has established fair and consistent policies and procedures for its members who are in need of housing rehabilitation/ modernization assistance.

The CIN 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 CIN 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.

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

1. Age
2. Handicap/Disability
3. Living Conditions

Additional criteria to be used to select recipients will include 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.

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

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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.

**IV. Housing Rehabilitation**

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

**V. Emergency Housing Repairs**

Emergency Housing Repairs are funds available for emergency repairs predetermined to not exceed \$10,000.

1. Emergencies will include:
  - a. Medical Handicap (a sudden health condition that is defined by a Medical health care provider),
  - b. Fire,
  - c. Water Intrusion,
  - d. Lack of Heating and Cooling,
  - e. Inoperable Septic or Well,
  - f. Earthquake or Act of God
2. If the work proves to be more extensive than the pre-determined scope of work and may possibly go over the budget limit, the EC could approve to waive the limited amount for the cost over run.
3. The emergency repairs will be based per an individual's application and be determined thru an inspector or contractor's scope of work.
4. If a household is able to fund emergency repairs that otherwise meet all other criteria, the Executive Committee can consider reimbursement of eligible costs

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**VI. Housing Replacement**

It is the policy of the CIN that a housing unit is “not economically feasible to rehabilitate” if it will cost more than \$40,000 to bring the unit up to a standard condition.

1. Units that cannot be repaired for under \$40,000 will be referred for a replacement unit.
2. Replacement units will not exceed \$60,000 per unit without prior Executive Committee approval.
3. Replacement units may be stick-built, tiny homes, modular homes, mobile homes or any other construction type as approved by the Executive Committee.

**VII. Eligibility Requirements**

Assistance is limited to:

1. Dwellings must be owned by the tribal member (applicant)
2. Houses to be rehabilitated must be the permanent, non-seasonal residences of the tribal member (applicant).
3. 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 to make the same repairs if the repairs are needed as a result of abuse or neglect.
4. Applicants must be in good standing with the CIN which means: that the applicant must not owe any debt to the CIN. If the applicant should owe the CIN 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.
5. 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.
6. The homeowner must provide proof of insurance on the dwelling.

**VIII. Recipient Selection Criteria and Priorities**

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

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

**IX. Selection Committee**

CIN Tribal Resources Division staff will score the recipients for Housing Rehabilitation

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Program in accordance with the priorities listed.

A check list will be provided to the selection committee by the program manager.

**CRITERIA FOR POINTS**

**AGE**

65+	5
55-64	4
45-54	3
35-44	2
25-34	1
<24	0

**DISABILITY**

100% Disabled	2
Partial Disability	1

**INCOME\***

Below	5
30%AMI	4
50% AMI	3
80% AMI	2
100% AMI	1
Above	0

**LIVING CONDITIONS**

Moderately Substandard (\$25,000-\$39,999)	3
Substandard (\$10,000-\$24,999 )	2
Standard (<\$10,000)	1

**INCOME GUIDELINES\***

	1	2	3	4	5
100%	\$ 79,800	\$ 89,800	\$ 99,700	\$ 107,700	\$ 115,700
80%	\$ 63,840	\$ 71,840	\$ 79,760	\$ 86,160	\$ 92,560
50%	\$ 39,900	\$ 44,900	\$ 49,850	\$ 53,850	\$ 57,850
30%	\$ 23,940	\$ 26,940	\$ 29,910	\$ 32,310	\$ 34,710

**X. Implementation**

The following regulations and procedures will be used during implementation of the Housing Rehabilitation Program:

1. Indian Preference relating to the hiring of personnel when applicable.
2. Indian preference given to Indian Owned construction companies.
3. Income verification.
4. Repayment of the rehabilitation funding will be required, if sale of the assisted house occurs within 20 years after the date of completion of rehabilitation

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work. The rehabilitation or replacement funding will be forgiven at 5% annually.

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 CIN'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 CIN Executive Committee for appropriate action. If the CIN 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 CIN.

**XI. Deferred Maintenance & Long Term Impact Policy**

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

To implement this policy, the CIN will require the benefiting owner to sign an agreement listing the terms of the policy and the property will be subject to .

**XII. Inspections**

The CIN 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 CIN with a written inspection report with payment recommendations.

**XIII. Homeowner Costs or Fees**

The CIN will not charge any costs or fees to members who receive rehabilitation assistance.

If necessary, the CIN will enter into a third party contractual relationship to complete any housing rehabilitation assistance under this program.

Owners agree in writing that the property will not be sold during the twenty years immediately following rehabilitation to the unit.

The CIN currently does not provide assistance to mobile homes built Pre-1978 due to the cost ineffectiveness of the structure.

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**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 CIN staff) The Executive Committee 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 CIN staff. Applicants/participants with incomplete applications will be notified.

These polices and procedures are subject to Executive Committee revisions and amendments as needed.

For more information contact







