



Northern Ponca Housing Authority

1501 Michigan Avenue · Norfolk, NE 68701

FAX: 402-379-8557

402-379-8224 · 800-367-2320

npha@poncahousing.org

www.poncahousing.org



HOMEOWNERSHIP- HOME IMPROVEMENT ASSISTANCE (HOHIA) POLICY

INCOME 80% AND BELOW

Mission Statement

The purpose of the HOHIA program is to assist Native American homeowners with home improvements and repairs for their home. This will improve the quality, energy efficiency and preservation of their home.

Section A: Qualifications

Applicants requesting assistance shall meet the following criteria:

1. The homeowner, whose name appears on the contract, title or Purchase Agreement, must be a member of a Federally Recognized Tribe. Copies of enrollment certification and or Tribal ID shall be attached as part of the completed application. Ponca preference shall be applied in a rating/ranking process.
2. Applicants' whose primary residence and home is located on a Native American Reservation within the Ponca Tribe of Nebraska service area will not qualify.
3. Applicant's home/primary residence shall be the home listed on the application and located within the Ponca Tribe of Nebraska's (PTON) established service areas at the time of project funding allocation.
4. Applicants' must own the land and the house in order to qualify.
5. Applicants' will provide a current property insurance certificate for verification that the property is insured. If the applicant doesn't have property insurance that insures the entire property, they will have to furnish an insurance policy with the excluded portion(s) of the home that is to be repaired with HOHIA funding. NPHA reserves the right to decline an application if the unit is damaged beyond repair, as determined by NPHA.
6. The total income of the family composition including, all family members over the age of eighteen (that are not full time students) shall not exceed 80% of the national median income as established by HUD on an annual basis.
7. NPHA will complete a lien search on the property to verify number of liens.

8. Applicants requesting assistance for weatherization/energy efficiency are required to apply to the State Weatherization Assistance through the county they reside in. A copy of the acceptance/declination letter is required to be handed into NPHA. The Housing Authority will provide the contact information.
9. Applicants requesting assistance for handicap related upgrades for the home are required to apply to the Assistive Technology Partnership (ATP). A copy of the acceptance/declination letter is required to be handed into NPHA. The Housing Authority will provide the contact information.
10. It is required that a Subordinate Mortgage is filed with the County Registrar of Deeds, after project is completed.
11. The following homes shall be eligible for assistance:
 - a) A privately-owned home that has been financially-assisted within the purchase process by a Tribal or Public Housing Authority.
 - b) Homes purchased with Down Payment Assistance provided by NPHA will be eligible for HOHIA, a separate lien shall be placed on the property once the work is completed.
 - c) Homes purchased through NPHA Tenant Homeownership Program (THOP) will be eligible, a separate lien shall be placed on the property once the work is completed.
 - d) Mutual-Help Homeownership will be eligible after conveyance.
 - e) A home may have a primary lien and one of the following: down payment assistance or NPHA THOP.

Section B: General Restrictions

This policy is adopted as guidance for the Northern Ponca Housing Authority (NPHA) to implement objective and firm processing procedures for applicants requesting home improvement assistance.

This policy is subject to limitations and/or restrictions based on the available budget of NPHA. It is also subject to regulatory requirements that may be required by 3rd party funding agencies.

Restrictions include:

1. Awards for assistance are based on need, up to a maximum of \$10,000.00.
2. The homeowner may not receive more than \$10,000.00 of assistance from HOHIA in a five (5) year period.
3. NPHA shall not implement relocation as part of the process to implement home improvements. Relocation, if necessary, shall be at the homeowner's expense.
4. All applicants will be placed on the HOHIA waiting list by date of completed application. NPHA will rate and rank the application. Once funding is available NPHA will contact the homeowner according to the waiting list/preference points and required documentation supporting the application will need to be handed in to NPHA by the documents dead line.

5. NPHA completes an Environmental and Land Status form. All rehab projects must adhere to the National Environmental Protection Agency (NEPA) compliance before any federal funds can be dispersed. If property is located in a flood zone, flood insurance coverage is required.
6. A home that does not have a permanent foundation. **Trailer homes are not eligible.**
7. HOHIA will only apply to the items listed on the application.
8. **LEAD BASED PAINT**

The following applies only to applicant's homes constructed prior to 1978. Lead based Paint testing will be contracted and paid for by NPHA from HOHIA funds. Home-owners will be notified of the results of the test. **Any decisions regarding the lead-based paint abatement will be conducted by the NPHA Executive Director based on NAHASDA regulation 1000.40.**

If the applicant's property is found to have Lead Based paint and the HOHIA project is of a nature that would disturb the painted surfaces (i.e. Sheet rock replacement, window replacement) **the project may be disqualified for HOHIA funds until the Lead based paint is abated at the home-owner's expense.**

When the Lead Based paint has been abated by the home-owner, the project must be re-tested. This inspection will be paid for by the home-owner.

If the project can be completed without disturbing existing painted surfaces, the project can move forward to the next step of the application process.

9. If a home has asbestos, it will be the homeowner's responsibility to have the asbestos abated before NPHA conducts any work in the unit.
10. Homeowners are not allowed to do any labor work under this program.
11. A home may have no more than three liens.

Section C: List of documentation required

1. Application and Release of Information and Privacy Act Notice form.
2. Verification of Tribal enrollment – Copy of Tribal ID and or enrollment certificate.
3. Recertification of income will be done at the time of service – Prior year tax return and 3 months of household income at the time of the rehab project on the home.
4. Copies of the Warranty Deed and/or Deed of Trust.
5. Picture of the front of the home. - For Environmental purpose and Historical search.
6. Property homeowner's insurance certificate (property owner is required to maintain insurance for 5 years from the project completion date).
7. Provide a Lead Base Paint and Asbestos testing report if this has been done prior.

8. If claiming handicap/disability, proof through a third-party verification.
9. If claiming veteran, submit DD Form 214.
10. Documentation of NPHA-approved weatherization program application, if applicable.
11. Documentation of NPHA-approved disability accommodation program application, if applicable.

Section D: Improvements (PRIORITIZED)

NPHA will categorize and assign preference to the Scope of Work required or requested. This preference shall be provided in the form of points in the rate/ranking system. NPHA will inspect all projects and rate the greatest needs based on the following point system as well as provide directives for all estimates and contractors hired for all work.

Applications will be evaluated and awarded based on the applicant's preference points and NPHA's categorization and rating points for the project as follows: (Points will be granted per item per section)

1. STRUCTURAL IMPROVEMENTS REQUESTS – 60 points
 - a) Foundation repair
 - b) Concrete
 - c) Grading
 - d) Sub-floor
 - e) Roof and gutter replacement
 - f) Drainage work

2. MECHANICAL SYSTEMS IMPROVEMENT REQUESTS – 50 points
 - a) Replacement/repair of heating system
 - b) Replacement/repair of A/C/heat pump
 - c) Repairs/improvements to the plumbing systems
 - d) Replacement/improvements to the electrical systems
 - e) Galvanized water line replacement
 - f) Water heater replacement

3. ENERGY EFFICIENCY REQUESTS – 30 points
 - a) Window replacement (single-pane and rotting windows)
 - b) Entrance door replacement (rotting door and/or not structurally sound)
 - c) Siding replacement (rotting or missing siding)
 - d) Insulation work

5. HANDICAP - 60 points
 - a) Modifications for permanent handicap accessibility

6. OTHER ITEMS – 5 points
 - a) Work on covered porches
 - b) Tree removal
 - c) 2nd or 3rd bath installation
 - d) Water softener
 - e) Floor covering
 - f) Painting
 - g) Cabinetry work or replacement

Section E: Preferences/Rating

In addition to the Scope of Work Preference Points, NPHA will rank applications based on the following preference points:

- Ponca preference 100 points
- Elder / near elder 62/55 15 points
- Date of Application 1-15 points (2 points per year)
- Length of Homeownership 60 points (2 points per yr. 30 year max)
- Below 50% median income eligibility 30 points
- No liens 25 points
- Handicap/disabled 30 points
- Veteran 10 points

The Housing Authority will maintain a waiting list on file. Applicants will be allowed to acquire information as to their status on this list.

Section F: Procedure

The Housing Authority will implement the following procedure in a Homeownership Improvement Assistance Program:

- a) Upon funding availability, NPHA will provide a notification of “project notice and solicitation”.

- b) Upon receipt of applications, the applicant will receive a letter confirming the application was received. The application will be put on a waiting list. When notification of funds are available, the applicant will receive a letter requesting updated information needed to move forward with the screening process of the application.

- c) The Housing Authority completes an Environmental and Land Status review, income qualifications and a lien search.
- d) Applicant will be sent an award letter with an inspection date and/or denial letter explaining why the application was denied.
- e) The Housing Authority completes Lead Base Paint and Asbestos testing (if the unit was constructed prior to 1978, see sec. F).
- f) An Inspection will be conducted of the proposed project to verify the need of repairs.
- g) A Scope of Work will be completed.
- h) The Housing Authority will send the Scope of Work and contractor's requirement to the homeowner. The homeowner is responsible to contact contractors to obtain a minimum of three (3) sealed bids.
- i) Contractors submit sealed bids to NPHA.
- j) The Housing Authority reviews the bids and identifies the Contractor.
- k) The Housing Authority schedules a pre-construction meeting with the Contractor, NPHA, and the homeowner. An agreement form will be signed at this time.
- l) The Housing Authority executes a Conditional Grant Agreement
- m) The Housing Authority issues a Notice to proceed to the Contractor and schedules completion of construction inspections as necessary.
- n) The Housing Authority will communicate the accounts payable systems to the contractor.
Advanced payments are not permitted.
- o) The Housing Authority completes the final inspection of the project.
- p) At the completion of the project, NPHA will schedule a meeting with the homeowner to sign a final inspection form.
- q) The Housing Authority files a Subordinate Mortgage with the County Register of Deeds.

Section G: If House was to be Sold During the Five (5) Years

NPHA will be reimbursed for all funds on a pro-rated basis if the home is sold or not used as a primary residence by the original applicant within the five year period.

- a) Up to 1st year anniversary – 100% of funds will be reimbursed

- b) Between 1st and 2nd year anniversary – 80% of funds will be reimbursed
- c) Between 2nd and 3rd year anniversary – 60% of funds will be reimbursed
- d) Between 3rd and 4th year anniversary – 40% of funds will be reimbursed
- e) Between 4th and 5th year anniversary – 20% of funds will be reimbursed
- f) After 5th year anniversary – 100% of funds will be forgiven

Section H: Contractor Requirements

Contractors bidding these projects must meet the following:

- a) Liability Insurance (if they have employee's, work comp applies)
- b) Contracts over \$2,000.00, Davis Bacon wages law applies
- c) Contractor license
- d) Job permits (if applies)
- e) Workforce Development Certificate
- f) References
- g) Lead Paint and Asbestos license (if applies)

Section I: Emergency HOHIA Funding

Subject to funding availability, additional emergency funding is available on a first-come, first-serve, once-per-year basis; these awards shall not exceed \$4,800.00. Repairs that would be otherwise covered by homeowner's insurance shall not be eligible for this funding. An emergency situation may include, but is not limited to:

- a) No heat/A/C after diagnosed by a certified technician
- b) Water heater after diagnosed by a certified technician
- c) Busted water line leaking inside house
- d) No electricity in entire house due to mechanical electrical failure

Applicants applying for emergency HOHIA funding must provide the documentation from Section A except lines 7 and 10, before any work is completed.