



# Northern Ponca Housing Authority

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## **BUREAU OF INDIAN AFFAIRS HOUSING IMPROVEMENT PROGRAM AMERICAN RESCUE PLAN**

This one-time program is established to provide assistance for eligible Ponca Tribe of Nebraska members for housing repairs and rehabilitation. The scope of work will be limited to rehabilitation to help with homeowner displacement. There are no income restrictions with this funding opportunity.

### **Section A: Qualifications**

Applicants requesting assistance shall meet the following criteria:

1. The homeowner, whose name appears on the deed, contract or purchase agreement, must be a member of the Ponca Tribe of Nebraska. Copies of enrollment certification and or Tribal ID shall be attached as part of the completed application.
2. 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.
3. Applicants' whose primary residence and home is located on a Native American Reservation within the Ponca Tribe of Nebraska service area will not qualify.
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.
6. Applicant will be required to live in the home for at least six months after the improvement is complete.

## **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 emergency home repair 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 \$15,000.00 plus 7% Ponca tribal tax.
2. This is a one-time program; no person may participate more than one time.
3. Applicant must not have received Homeowners Home Improvement Assistance (HOHIA) within the past three years.
4. Participants are required to maintain homeownership of the home as their primary residence for at least 6 months after completion of the work.
5. Participants are required to have and maintain insurance to cover damage to the property during the 6 months, including flood insurance, if applicable, after the completion of work.
6. 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. Requires a minimum of 30 days, and depending on the level of review required, this could take 90 days or longer.
7. HIP-ARP funds will only apply to the items listed on the application.
8. Homeowners are not allowed to do any labor work under this program.
9. A home that does not have a permanent foundation will not qualify. **Trailer homes are not eligible.**

## **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. Copies of the Warranty Deed and/or Deed of Trust.
4. Property homeowner's insurance certificate.
5. Homeowner will provide photos of items to be improved with a detailed description.
6. Homeowner will provide estimates/bids from a minimum of two contractors with a diagnosis of the problem and cost of the improvement.

## **Section D: Improvement Considerations**

1. Siding
2. Roofing
3. Plumbing
4. Electrical

5. Foundation
6. Cooling system
7. Heating system
8. Windows
9. Doors
10. Appliances
11. Water Heater
12. Flooring
13. Grading/Landscaping
14. Well/septic system
15. Deck/patio

#### **Section E: Procedure**

The Housing Authority will implement the following procedure in HIP Program:

- a) Applications will be processed by date received.
- b) Applicant will be notified their request has been received and will notify applicant to collect estimates/bids for the improvement needed.
- c) HIP Committee will review applications, photos and quotes to approve or deny requests.
- d) The Housing Authority issues a notice to proceed to the applicant and contractor, or a denial letter if applicable.
- e) The Housing Authority will communicate the accounts payable systems to the contractor.
- f) Applicant will sign a grant agreement to live in the unit for 6 months after assistance is provided.
- g) Applicant will provide photos of improvements when project is completed.

#### **Section H: Contractor Requirements**

Contractors bidding these projects must meet the following

- a) Liability Insurance (if they have employee's, work comp applies)
- b) Contractor license
- c) Job permits (if applies)
- d) Homeowners are not allowed to do any labor work under this program.

**Section I: BUDGET NARRATIVE**

<b>DIRECT HIP COSTS</b>	<b>JUSTIFICATION</b>	<b>TOTAL</b>
\$15,000	11 HOMES	\$165,000
\$1,050	7% TRIBAL TAX ON 11 HOMES	\$11,550
\$5,458	ADMINSTRATIVE COSTS	\$5,458
	<b>TOTAL</b>	<b>\$182,008</b>

The NPHA will provide 11 HIP-ARP awards at \$15,000 to Ponca Tribal members. An additional 7% Ponca Tribal Tax will be allocated to each award for a total of \$1,050 per \$15,000 award. Lastly, the NPHA will allocate \$5,458 to administrative costs for salaries and costs associated with administering the program.