



Federal Home Loan Bank
Native American Homeownership Initiative Grant
Home Improvement Program Policy

Mission Statement

The purpose of the Federal Home Loan Bank (FHLB) Native American Homeownership Initiative Grant (NAHI) Home Improvement Program (HIP) is to assist enrolled members of the Ponca Tribe of Nebraska who are homeowners residing in the State of Nebraska with home improvement projects to maintain the habitability of their home.

Section A: Qualifications

Applicants requesting assistance shall meet the following criteria:

1. The homeowner, whose name appears on the deed, must be an enrolled 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 must be their primary residence and located within the State of Nebraska. Applicant's whose residence is located on a Native American Reservation within the State of Nebraska will not qualify.
3. Applicants must own the land and the home in order to qualify. Rent-to-own agreements are ineligible.
4. Applicants must provide a current property insurance certificate for verification that the property is insured.
5. Applicants will be required to live in the home for at least one year after the home improvement project is complete or will be subject to repayment of funds.

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 priority as deemed necessary by NPHA.
2. The homeowner shall not receive more than \$9,999.99 of assistance through the program.

3. NPHA shall not implement relocation as part of the process to fulfill home repair and rehabilitation projects. Relocation, if necessary, shall be at the homeowner's expense.
4. A home that does not have a permanent foundation will not qualify.
5. The home must be located in the State of Nebraska.
6. Homeowners are not allowed to do any labor work under this program.
7. This program cannot be combined with other NPHA home improvement programs.

Section C: List of Required Documentation

The following documents must be included at the time of application or application will be deemed incomplete.

1. Verification of Tribal Enrollment – copy of Tribal ID and/or Enrollment Certificate
2. Copy of the Warranty Deed and/or Deed of Trust
3. Homeowner Property Insurance Certificate
4. Photos of items listed on application that the applicant is requesting to be repaired or rehabilitated with a detailed description

Section D: Improvement Considerations/Scoring

NPHA will categorize and assign prioritization to projects required or requested. This prioritization shall be provided in the form of points. NPHA will rate the greatest needs based on the following point system. 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 IMPROVEMENT – 60 points
 - a. Foundation repair
 - b. Concrete
 - c. Grading
 - d. Sub-floor
 - e. Roof and gutter replacement
 - f. Drainage work
2. MECHANICAL SYSTEM IMPROVEMENT – 50 points
 - a. Replacement of/repair of heating system
 - b. Replacement/repair of A/C or heat pump
 - c. Repairs/improvements to plumbing systems
 - d. Replacement/improvements to electrical systems
 - e. Galvanized water line replacement

- f. Water heater replacement
3. ENERGY EFFICIENCY – 30 points
 - a. Window replacement
 - b. Exterior door replacement
 - c. Siding replacement
 - d. Insulation work
 4. HANDICAP ACCESSIBILITY – 60 points
 - a. Modifications for permanent handicap accessibility
 5. OTHER ITEMS – 5 points
 - a. Work on covered porches
 - b. Tree removal
 - c. 2nd or 3rd bathroom installation
 - d. Water softener
 - e. Flooring
 - f. Painting
 - g. Cabinetry work or replacement
 - h. Appliance(s)
 - i. Deck/patio

Section E: Preferences

In addition to project prioritization, NPHA will rank applications based on the following preference points:

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|----------------------|-----------|
| 1. Elder/near elder | 25 points |
| 2. Handicap/disabled | 15 points |
| 3. Veteran | 15 points |

NPHA will take into consideration applicants who have never received assistance from an NPHA home improvement program in the past. First time applicants will be priority and will receive preference points as follows:

1. Never received assistance from an NPHA home improvement program – 50 points
2. Has not received assistance from an NPHA home improvement program within the last 10 years – 25 points
3. Has not received assistance from an NPHA home improvement program within the last 5 years – 15 points

Section F: Procedure

NPHA will implement the following procedure in the program:

1. NPHA will provide notification that the application window is open and provide a deadline.
2. After the deadline, all applications will be processed to verify qualification criteria.
3. NPHA will score and prioritize the home improvement projects.
4. NPHA will notify the applicant in writing if their application has been approved or denied.
5. NPHA will issue a notice to proceed to approved applicants, and applicants will be required to obtain 2 bids/estimates for the improvement project and provide to NPHA within 30 days. If applicant does not provide bids/estimates within 30 days, they will forgo assistance and NPHA will move on the next applicant on the list.
6. NPHA will review bids/estimates and select Contractor.
7. Contractor will provide required documentation and will be given a notice to proceed. NPHA will communicate the accounts payable procedure with the Contractor. **Advance payments are not permitted.**
8. Applicant will sign a grant agreement to reside in the home for one year after assistance is provided.
9. Applicant or Contractor will provide photos of improvements when project is complete and both will sign an agreement that the project has been completed.
10. NPHA will issue payment to the Contractor only after agreement is signed by both parties.

Section G: Contractor Requirements

Contractors bidding these projects must meet the following criteria:

1. Contractor must have Liability Insurance and provide documentation.
2. Contractor must be licensed and provide documentation.
3. Contractor must apply for permits where applicable.

Section H: Budget Narrative

NPHA will provide 25 HIP awards through this program to qualified homeowners.