



COQUILLE INDIAN HOUSING AUTHORITY

HOMEOWNER ASSISTANCE REPAIR PROGRAM POLICY

SECTION I. PURPOSE

- A. This Homeowner Assistance Repair Program Policy (“Policy”) shall govern the Coquille Indian Housing Authority (“CIHA”) Homeowner Assistance Repair Program (“HARP” or “Program”) and the expenditure and management of Homeowner Assistance Repair Program Funds (“HARP Funds”).
- B. The purpose of HARP is to help eligible Coquille Tribal families make necessary repairs to their owner-occupied home to protect the health and welfare of household members. HARP is designed to assist eligible households whose income is at or below the greater of 80% of Area Median Income or 80% of National Median Income and is available to Tribal households residing anywhere within the United States.
- C. Notwithstanding any provision set forth in any other CIHA Policy, receipt of HARP assistance shall not make the Recipient or Recipient family eligible or ineligible for assistance under any other CIHA program.
- D. Assistance to be provided under HARP is subject to the availability of funds. No applicant or household determined to be eligible is entitled to or has a property right to receive funding under HARP. When funding for HARP is fully expended, HARP may be suspended or terminated. CIHA may terminate this Program at any time.
- E. HARP assistance is intended to be supplemental to other available resources such as homeowners’ insurance, utility rebates and incentives, warranties, savings, low-interest loans, and grants. Verifiable evidence of attempts to access other resources may be required as a condition of assistance. HARP assistance may not be used for cosmetic improvements or upgrades not necessary to the health and welfare of household residents or the function of a material, object, or structure.
- F. Assistance under HARP may not exceed \$15,000 per household per fiscal year, capped at \$30,000 total lifetime assistance. Program participation is subject to demonstrated need and no applicant or household is entitled to the maximum level of assistance. If a household has reached the maximum level of assistance permitted or is otherwise no longer eligible for assistance under HARP, participation will be suspended or terminated.

SECTION II. DEFINITIONS

General: The following definitions shall apply to this HARP Policy.

- A. **“Applicant”** means any person or family who applies for assistance pursuant to this Policy.
- B. **“Area Median Income”** means, with respect to a household, the income limits for families published in accordance with 42 USC 1437a(b)(2), available under the heading “Access Individual Median Family Income Areas” at <https://www.huduser.gov/portal/datasets/il.html>.

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- C. “**CIHA**” means the Coquille Indian Housing Authority.
- D. “**Dwelling**” means any building, structure, or portion thereof that is occupied as, or designed or intended for occupancy as, a residence by one or more individuals.
- E. “**Eligible Homeowner**” means a homeowner that meets the eligibility requirements of this Policy.
- F. “**Financial Assistance**” means payments provided through HARP for eligible expenses.
- G. “**Income**” means either a household’s gross annual income or sufficient confirmation of the household’s gross monthly income at the time of application by CIHA.
- H. “**National Median Income**” means the U.S. Department of Housing and Urban Development’s most recently published median household income for the United States.
- I. “**Recipient**” means a household of one or more individuals that receives Financial Assistance from ERAP.
- J. “**Tribal Member**” means a member of the Coquille Indian Tribe.
- K. “**Tribe**” means the Coquille Indian Tribe.

SECTION III. HARP OVERVIEW

- A. CIHA shall use HARP Funds only to provide financial assistance to Eligible Homeowners to use for qualified expenses set forth herein and in accordance with the terms of this Policy.
 - 1. **Application.** To participate in the Program, a Homeowner must first submit a complete, written Application to CIHA. This Application must include all information required by CIHA, as described herein.
 - 2. **Participation.** If an Applicant is approved for participation in the Program, they must then submit information and supporting documentation for each eligible expense for which they seek assistance.
 - 3. **Distribution of Financial Assistance.** CIHA will make payments to approved contractors, vendors, and other service providers for authorized qualifying expenses on behalf of an Eligible Household. Payment shall not be made to the participating household.
- B. **Eligible Expenses**
 - 1. Eligible expenses may include, but are not limited to, roofing repair or replacement; heating and cooling system repair, replacement, or improvement; electrical or plumbing repairs; repair or addition of accessibility features; repair or replacement of broken appliances; and, the correction of other issues affecting Dwelling habitability or resident safety.

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2. All work funded by this Program shall be completed by a licensed, bonded, and insured contractor qualified to perform the work and shall comply with all laws and codes applicable to the jurisdiction within which the work is performed. CIHA shall not sell or provide goods or materials, or perform services under this Program. CIHA programs, including HARP, are subject to the conflict-of-interest provisions set forth in the CIHA Code of Conduct.

Examples of items for which assistance may be requested:

PLUMBING

- Faucets and hardware
- Water heaters and hardware
- Fixtures and hardware
- Hose bibs
- Shut off valves
- Interior and exterior water and wastewater lines
- Well and septic

ELECTRICAL

- Receptacles, switches, and wiring
- Appliances
- Light fixtures
- Heating and cooling systems
- Thermostats
- Electric service panels
- Circuit breakers

INTERIOR OR EXTERIOR

- Roofs
- Doors and hardware
- Windows and hardware
- Garage door and mechanisms
- Porches and steps
- Dry rot
- Insulation
- Accessibility features (ramps, grab bars, etc.)
- Non-electric primary heating systems

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Examples of items not eligible for assistance:

- Cosmetic defects
 - Problems caused by previous deficient home improvement (whether contracted or performed by homeowner)
 - Repairs eligible for insurance coverage
 - Repairs, upgrades, or additions eligible for rebates, incentives, or other assistance programs
 - Repairs that are beyond what is reasonably necessary to take care of the particular problem
 - Replacement of functional household items
 - Correction of any condition or deficiency caused by intentional damage
 - Repairs that do not affect the health and safety of household members
 - Items or services purchased prior to approval
3. Duplication of Assistance. HARP Funds may not be applied to costs that have been, will be, or which may reasonably be paid or reimbursed through any other form of assistance or other resource. To the extent feasible, CIHA will ensure that HARP assistance is not duplicative of any other form of assistance provided or available to a Homeowner.
- a. If an Eligible Homeowner receives homeowner assistance other than through HARP, HARP Program Funds may only be used to pay for costs that are not paid for by the other homeowner assistance. When providing HARP Funds, CIHA must review the Eligible Homeowner's income and sources of assistance to confirm that the HARP Funds do not duplicate any other assistance provided for the same costs.

SECTION IV. ELIGIBILITY

A. Eligibility Requirements. In order to be eligible to apply for HARP, at the time the Applicant applies to the Program the Applicant must meet the following eligibility requirements:

1. The Applicant is a Coquille Tribal member, non-Tribal custodial parent with Coquille Tribal children residing in the home, non-Tribal foster parent of Coquille Tribal children residing in the home, non-Tribal legal guardian of a Coquille Tribal dependent residing in the home, or a non-Tribal widow or widower of a Coquille Tribal member who has not remarried or entered into a domestic partnership with a non-Tribal member following the death of the Coquille Tribal member spouse.
2. Applicant must own and occupy the Dwelling for which assistance is requested and the Dwelling must serve as the primary residence of the qualifying household member(s).
3. Applicant's gross household income is equal to or less than 80% of the Area Median Income or 80% of the National Median Income for the United States, whichever is greater.
4. The Applicant must demonstrate application to other sources of assistance known to be available to persons of similar circumstances, or clearly demonstrate that no other means of support are reasonably available to assist their household and its members. HARP

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assistance may be accessed during an application or waiting period for other potential sources of assistance.

- B. HARP Funds received by an Applicant must be used only for qualified expenses set forth in this Policy related to the qualified Dwelling.**
- C. Income Determination.** In determining the income of a household for purposes of determining such household's eligibility for HARP assistance, CIHA will consider the gross income of all adult household members. Income earned by household members who are minors or full-time students and are not considered heads of household is excluded. While household assets should be identified to determine that a program applicant lacks the resources to pay the costs for which HARP assistance is requested, they are generally not counted as income.
1. **Annual Income.** CIHA may consider the household's gross annual income for the prior calendar year.
 - a. **Annual Income.** CIHA may choose between using the definition of "annual income" as provided by HUD in 24 CFR 5.609 or using adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax purposes.
 - b. For determining annual income, CIHA should obtain at the time of application source documents evidencing annual income (e.g., wage statement, interest statement, unemployment compensation statement), or a copy of Form 1040 as filed with the IRS for the household.
 2. **Monthly Income.** Subject to subparagraph (a) below, CIHA may determine income based on sufficient confirmation of the household's monthly income at the time of Application for such assistance and extrapolating over a 12-month period to determine whether household income exceeds the greater of 80% of Area Median Income or 80% of National Median Income.
 - a. In the case of income determined based on monthly income under the preceding subparagraph (2), CIHA shall be required to re-determine the eligibility of a household's income for each three-month period during which the household receives HARP assistance.
 1. For determining monthly income, CIHA must obtain income source documentation for at least the two months prior to the submission of the application for assistance.
 3. **Documentation of Income Determination.** Applicant must provide sufficient information to CIHA to enable CIHA to have a reasonable basis under the circumstances for determining income. Except as discussed below, this generally requires a written attestation from the Applicant as to household income and other available resources, and

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also documentation available to the applicant to support the determination of income, such as paystubs, W-2s or other wage statements, tax filings, bank statements demonstrating regular income, Social Security award letters, or an attestation from an employer. As discussed below, under limited circumstances, CIHA may rely on a written attestation from the applicant without further documentation of household income. CIHA has the discretion to provide waivers or exceptions to this documentation requirement to accommodate disabilities, extenuating circumstances, or a lack of technological access. In these cases, CIHA is still responsible for making the required determination regarding the Applicant's household income and documenting that determination.

4. **Categorical Eligibility.** If an Applicant's household income has been verified to be at or below the greater of 80% of the Area Median Income or 80% of the National Median Income in connection with another tribal, local, state, or federal government assistance program, CIHA may rely on a determination letter from the government agency that verified the applicant's household income, provided that the determination for such program was made within 30 days prior to application for HARP assistance.
5. **Written Attestation Without Further Documentation.** To the extent that a household's income, or a portion thereof, is not verifiable (e.g., because a place of employment has closed) or has been received in cash, or if the household has no qualifying income, CIHA will accept a written attestation from the Applicant regarding household income. If such a written attestation without further documentation is relied on, CIHA will reassess household income for such household monthly. In appropriate cases, CIHA will rely on an attestation from a caseworker or other professional with knowledge of a household's circumstances to certify that an applicant's household income qualifies for assistance.

SECTION V. APPLICATIONS FOR HARP

- A. Participation Applications:** To participate in HARP, an Applicant must first submit a complete, written Application on forms provided by CIHA. All information required to be on the forms must be completed, or the Application will be returned.

Applications for the HARP Program must be submitted to CIHA by mailing or dropping off the Applications to the following address:

Coquille Indian Housing Authority
Attn. Homeowner Assistance Repair Program
2678 Mexeye Loop
Coos Bay, OR 97420

Or submitting such Applications by email to: **harp@coquilleiha.org**

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The Application must include the following information and supporting documentation:

1. **Applicant and Household Information.** Homeowners must submit applicant and household information as requested in the Application Form.
2. **Income.** Homeowners must have incomes equal to or less than 80% of the Area Median Income or 80% of the National Median Income, whichever is greater.
3. **Requested Assistance.** Homeowners must provide information regarding the purpose of the request for assistance, such as repair or replacement of broken or faulty materials or equipment, correction of structural deficiencies, addition of accessibility features, etc.
4. **Other Available Resources.** Homeowners must attest to and demonstrate application for other available resources to pay for the cost of repairs.
5. **Release of Information.** This form is common to all CIHA programs.

B. Notification of Change of Eligibility. Applicants are required to notify CIHA in writing immediately whenever any determining factor of eligibility changes. This includes, but is not limited to:

1. Not having a qualifying household member residing within the home; or
2. Have an income that is equal to or greater than 80% of the Area Median Income or 80% of the National Median Income, whichever is greater.

C. Falsification and Investigation.

1. If it is discovered that an Applicant has falsified his or her Application, or otherwise abused the Program, or if an Eligible Homeowner fails to notify CIHA of changes to eligibility, the homeowner will be subject to penalties. Penalties will include ineligibility for continued participation in the Program, repayment of the value of any benefit for which they were not eligible to receive, and ineligibility, removal, or other exclusion from CIHA programs, services, properties, and facilities. CIHA shall have the right to seek such repayment through garnishment of the Recipient's wages, Tribal benefits or resources, property or other assets, or any other potential source of repayment to the extent provided by applicable law.
2. CIHA shall retain the right to conduct a follow-up investigation into any self-attestations submitted or regarding any other documentation, at its own discretion, if it determines that the reliability or accuracy of the information provided is in doubt.

D. Application Review

1. The CIHA staff member receiving the Application shall sign and date the Application when it is received at the CIHA offices.

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2. Preferences and Priorities. Applications will be reviewed and processed as they are received according to the following order of preferences.
 - a. First priority will be given to Applicants whose household income does not exceed the lesser of 50% of the Area Median Income or 50% of the National Median Income for the household.
 - b. Second preference will be given to Eligible Households that have at least one family member (regardless of whether that member is an adult or head of household) who is Elderly (at least 62 years of age) or Disabled.
 - c. Third preference will be given to Eligible Households that have at least one family member (regardless of whether that member is the head of household) who is a Veteran and was discharged or released from active duty under honorable conditions.
 - d. Fourth preference will be given to all other Eligible Households.
3. **Approval of Application.** CIHA will notify Applicants in writing, within fourteen (14) days of CIHA's receipt of the Application, of CIHA's decision of whether the Applicant has been approved to receive HARP Funds.
4. **Denial of Application.** If upon initial review, CIHA determines that the Applicant is not eligible or the request is outside of this Policy, or there are no longer any HARP Funds available, CIHA will notify the Applicant in writing of this determination, the applicable policies which support the determination, and the process of appeal (if allowed).
 - a. **Process of Appeal.** Any Applicant who is dissatisfied with a decision of CIHA concerning eligibility of assistance, the level of benefit approved, or the type of services available, can appeal that decision under the regular CIHA appeal procedures for denial of services.
 - b. **No Appeal.** If the reason for the denial of the Application is that there are no longer any HARP Funds remaining, such denial is not subject to appeal.

SECTION VI. HARP PARTICIPATION

A. Submission of Documentation

1. Once an Applicant is approved for HARP participation, they may be required to submit additional information and documentation regarding the qualified expenses for which they are seeking HARP Funds.
 - a. Applicants may initially submit the above information and documentation at the same time that they submit their initial program Application.

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SECTION VII. HARP MANAGEMENT

A. Maintenance of and Access to Records.

1. CIHA shall maintain HARP files separate from other CIHA programs. Any Recipient who also participates in another CIHA program must have a separate file maintained specifically for HARP.
2. CIHA may copy relevant documents from a Recipient's existing file under a separate CIHA program so that the Recipient does not need to submit the same documentation twice, provided that the copied documentation for HARP is kept separately with all other HARP files.
3. CIHA shall maintain records and financial documents sufficient to support compliance regarding the eligible uses of funds.
4. Funding agencies and their authorized representatives shall have the right of access to the records (electronic and otherwise) of CIHA in order to conduct audits or other investigations.
5. CIHA shall maintain records for the period of time required by funding agencies or in accordance with its established records management protocol, whichever is longer.

B. Compliance with Applicable Laws and Regulations. CIHA will comply with all applicable laws and regulations in carrying out activities under this Program.

C. Fraud Prevention. CIHA and CIHA staff will apply reasonable fraud-prevention procedures in distributing Financial Assistance under the Program. In doing so, CIHA will investigate and address potential instances of fraud or the misuse of funds that it becomes aware of.

SECTION VIII. USE AND MANAGEMENT OF FUNDS

A. Financial Management of HARP Funds

1. HARP Funds shall be accounted for separately from other CIHA funds.

B. Administrative Costs

1. CIHA may not use more than 20% of the total amount of HARP Funds for planning and administrative expenses.

C. Period of Performance. The period of performance for the award of HARP Funds shall be October 1 through September 30.