

HOUSING EMERGENCY REHABILITATION ASSISTANCE PROGRAM

The purpose of this program is to provide immediate emergency assistance to Tribal members who own or are purchasing their home and are living in a condition that is not safe and sanitary.

These policies and procedures were adapted by the Tulalip Tribes Board of Directors by
Resolution #2016-, on the ___ day of February, 2016

Housing Emergency Rehabilitation Assistance Program

Tulalip Tribes Housing Department offers emergency home repair and renovation services through its Housing Emergency Rehabilitation Assistance Program. HERAP is a Tribal hard dollar funded community service to rehabilitate housing for Tribal member families living in Tulalip and the surrounding Snohomish county area. HERAP has funds available for homes which are owned or are being purchased by the Tribal member. The home must be the primary residence of the owner or purchaser to qualify for this program.

Once a Tribal member qualifies, a Housing Department Project Coordinator will inspect the home, assist with recommendations of the most important work to be completed, write detailed bid specifications, obtain bids from TERO approved contractors, and monitor the construction work. There is no charge to the Tribal member for these services. The Housing Department has final determination on repairs.

Program Requirements

1. Applicant must be over 18, enrolled with the Tulalip Tribes of Washington and provide a copy of tribal enrollment.
2. A loan application must be submitted to indicate the amount of the loan and the scope of the required work. Qualified applicants must show that they have income to cover the regular monthly loan payment.
3. Applicants cannot have a delinquent debt owed to the Tulalip Tribes or any program or business owned or operated by the Tulalip Tribes.
4. Applicants borrowing funds for emergency rehabilitation assistance will not be required to have a down payment.
5. Applicants must show proof that the home or modular being rehabilitated is owned or is being purchased by the applicant and is located within Snohomish County.
6. All loan applications will be subject to review and approval by the Housing Department.
7. Under no condition can the home, or any part of the home be used as a rental. In the event that the home is found to be used as a rental, the Tribe will consider the loan in default with the balance paid on demand.
8. The renovation work cannot be done by the applicant themselves, nor any business, contracting company or sub-contracting company that is owned by the Applicant or any member of the home being renovated.
9. The Applicant will sign a standard loan agreement with the Tribe. Failure to make regular required monthly payments will result in a default in the loan. Loan may not exceed 25K.
10. Any emergency rehabilitation work done to the home will be required to be permanently **fixed** to the home and/or foundation of the property, and must be essential to making the house safe and habitable. There are **NO** allowances for items that are not permanently fixed to the property or the home, with the exception of heat source, food storage, or cooking appliance, all of which are required to permit safe living. **NOT INCLUDED**, but not limited to: riding lawn mowers, recreational appliances/fixtures (beverage coolers, barbeque(s), outdoor furniture, etc.), tools that are used to rehab a home (tile cutter, drill, jack-hammer, etc.), seasonal vegetation, etc.
11. Absolutely no reimbursements will be made out to the borrower(s) of this loan.
12. The rehabilitation must be the primary lien on the home that is being rehabilitated. It must be the secondary lien if there is an existing mortgage.
13. Only one Applicant per household shall be eligible to apply for emergency rehab loan. Multiple applications for the same home will not be accepted. Fraudulent information submitted for loan will automatically void the application.
14. Terms of the loan are 3.5% simple interest rate loan, no down payment required, and 5-year max term.

HERAP Loan Policy

All Tribal members loans issued will be subject to the following criteria and limitations:

- a) Interest Rate – 3.5% Simple
- b) Loan terms/maturity – 60 months (minimum payment \$200 per month)
- c) All loan payments are due the first day of the month
- d) All loan payments must be paid via payroll deduction or Per Capita/Tribal Distributions
- e) All loans are subject to availability of funds
- f) If sufficient funds are not available thru payroll deduction or Per Capita Distribution, a loan will not be issued
- g) Powers of Attorney will not be accepted for loan applications
- h) Tribal members that have secured loan repayments via payroll deduction must agree to have loan repayments withheld from Tribal Members Per Capita Distribution in the event of separation from employment. It is the responsibility of the Tribal member to notify Housing of a departure from employment.

Summary:

Items to be submitted with application:

- Copy of Tribal Membership
- Copy of Deed / Mortgage Documents
- Survey / Map / General Location of Property

HOUSING EMERGENCY REHABILITATION ASSISTANCE PROGRAM TIMELINE

- Applicant signs the Application document and requests an inspection to determine the needed renovations.
- This timeline begins from the date of being awarded the Assistance.
- A Housing Department Project Coordinator develops a scope of work for the project. The plan will include the work to be performed, type of Materials, colors, brand names, and quantities. This plan will be reviewed by the Applicant for agreement.
- The Project Coordinator will make a site visit to review borrower's plans and assess what permits will be needed. If permits are needed those will be requested at this time.
- (Two weeks) - Normal turnaround time for permit approval.
- Construction can begin once all permits are approved, materials are delivered and work can be scheduled. If an urgent emergency situation exists Housing will perform whatever work is needed using the Tribes emergency work protocols and staff. Repairs for emergency situations will be billed to the Applicant at time and materials.
- Within 6 months of the signed application the rehabilitation work must be complete, all purchase orders submitted and approved and loan has been disbursed.

If the awarded applicant does not comply with the Housing Emergency Rehabilitation Assistance Program timeline, the Housing Department will reserve the right to stop all work on the project until the applicant acts in accordance of the timeline. If applicant still does not abide by the Program Timeline, they will be dropped from the program and automatically assume responsibility of the funds used towards the applicant's project.

I acknowledge this timeline by signing and dating below:

Applicant Signature

Date

Applicant Signature

Date

HOUSING EMERGENCY REHABILITATION ASSISTANCE PROGRAM TIMELINE
TULALIP TRIBES HOUSING ASSISTANCE APPLICATION

Contents of this application:

- Housing Rehabilitation Program Requirements
- Applicant data (must be complete when application is submitted to TTHD)
- Delinquent Form (must have all signatures from each department listed)
- Consumer Loan Application (must be complete when submitted to TTHD)
- Scope of Work
- Addendum to Scope of Work
- Progress and Release Addendum

Must be submitted with Application:

- ___ Copy of Tribal Membership

- ___ Copy of Deed/ Mortgage Documents

- ___ Survey/ Map/ General Location of property

- ___ Copy of most recent paycheck stub

Application submittal deadline is by 4pm

All applications can be turned in at 6406 Marine Drive Tulalip WA 98271



Staff Name
Title
Direct: 360.716.
Fax 360.716.

Housing Emergency Rehabilitation Assistance Program
6406 Marine Drive Tulalip WA 98271
Fax 360.716.0618

Name: _____

Date: _____

Address: _____

DOB: _____

Tribal Enrollment: _____

General Rehabilitation Plan(s):

Home Phone#: _____

Cell Phone#: _____

Number in Household: _____

Yearly Income: _____



Staff Name
Title
Direct: 360.716.
Fax 360.716.

Tulalip Tribes Housing Assistance Program
6406 Marine Drive Tulalip WA 98271
Fax 360.716.0618

Delinquent Form

Tulalip Tribes Finance: _____
Authorized Official Title

Tulalip Utilities Authority: _____
Authorized Official Title

Tulalip Broadband: _____
Authorized Official Title

Tulalip Housing Department: _____
Authorized Official Title

Tulalip Tribal Court: _____
Authorized Official Title

By signing my name, I am stating that the applicant below does not have any delinquent debt to any Tulalip Tribal Entities.

The applicant will sign below. By signing, you are acknowledging that everything stated in this application and attached is true and correct.

Applicant's Signature

Date

Print Name

Tribal Enrollment #

SCOPE OF WORK

Name: _____ Date: _____

Address of Rehab Loan: _____

*Requested Start Date: _____ *Projected Completion Date: _____

Project request submitted by borrower:

Contractors Bid:

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

SCOPE OF WORK – cont.

✓

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

_____ Bid: _____

*Total Estimated Cost: _____

Actual Bid Total: _____

The Project Bids are true and accurate quotes of the costs necessary to complete the improvements in a good and workmanlike manner according to the Scope of Work presented by The Housing Department to the Applicant.

All requests for changes in the Scope of Work, other than minor changes involving no extra cost, must be in writing, signed by the Applicant and Housing Department. Applicant will not permit the performance of any work pursuant to any change order or modification of the Scope of Work or any addendum without the written approval of the Housing Department.

I understand that this is the request for the emergency renovation project.

Signature _____ *Date*

SCOPE OF WORK

ADDENDUM

NAME: _____ DATE: _____

ADDRESS OF REHAB LOAN: _____

This form is for any additional rehabilitation work requested by the Applicant that meets the program guidelines and is approved by the Housing Department as needed for the home to be safe and habitable.

ADDITONAL REQUEST

CONTRACTORS BID

- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____
- _____ Bid: _____

Signature *Date*

HOUSING EMERGENCY REHABILITATION ASSISTANCE PROGRAM
PROGRESS AND RELEASE ADDENDUM

The following **MUST** be signed off by all listed Tulalip Housing Department Managers and Executive Director **PRIOR** to finalizing the Rehabilitation Loan.

NAME: _____ DATE: _____

PHONE NUMBER: _____ AMOUNT OF LOAN \$ _____

ADDRESS: _____

The policies listed in this signed Progress and Release Checklist and in the Tulalip Tribes Housing Emergency Rehabilitation Assistance Program application will be strictly followed. Absolutely no reimbursements will be made out to the borrower(s) of this loan.

The Scope of Work must be approved by the Tulalip Housing Department before any work is started. You may NOT perform the work yourself, or have another individual who is employed by yourself or any family member of the Applicant.

Date S.O.W. Approved _____

By signing below the Borrower(s) is acknowledging that they have a clear understanding of everything stated in this ADDENDUM.

Applicant: _____ Date: _____

Applicant: _____ Date: _____

THE FOLLOWING MUST BE SIGNED OFF BY THE TULALIP TRIBAL OFFICIALS

By signing below, the Tulalip Tribes indicate that their areas of responsibilities have been reviewed, and are completed satisfactory.

The Tulalip Housing Construction Manager: _____ Date: _____
Authorized Official

The Tulalip Housing Finance Manager: _____ Date: _____
Authorized Official

The Tulalip Housing Executive Director: _____ Date: _____
Authorized Official