

# Housing Authority of the Kickapoo Tribe of Oklahoma



## STORM SHELTER POLICY

These policies and procedures were adopted by the Board of Commissioners of the Housing Authority of the Kickapoo Tribe of Oklahoma on \_\_\_\_\_, \_\_\_\_

## **Policy Statement**

The Board of Commissioners of the Housing Authority of the Kickapoo Tribe of Oklahoma (HAKTO) recognizes the need to establish procedures regarding the HAKTO Storm Shelter Program. The HAKTO will provide assistance, within approved budget amounts, for the storm shelter installation of privately owned homes owned by enrolled members of a federally recognized tribe whom reside within The Kickapoo Tribe of Oklahoma Jurisdiction. Individuals and families who apply for the Storm Shelter Program funded by the HAKTO using Indian Housing Block Grant funds will have to meet eligibility standards established by the HAKTO along with other agencies or financial institutions that may be partners in these programs.

### **1. General Information**

- a.** The HAKTO will provide funding for the installation of an approved storm shelter for individually owned homes or homes owned by the HAKTO.
- b.** Participation in the Storm Shelter Program is limited to low-income families whose income does not exceed eighty percent (80%) of the national median income, as set by HUD. Participants will be required to provide documentation to verify the determination of low-income status. The HUD income guidelines, as may change from time to time, are hereby adopted and incorporated by reference.
- c.** The Executive Director or other designated employee and/or governing body of the HAKTO shall review and approve each Storm Shelter Program application. Eligible low-income families must make their request for a storm shelter on an application form developed by the HAKTO.
- d.** This assistance is a grant (or forgivable loan as determined by the HAKTO) to the tribal member and is paid directly to the vendor or contractor or appropriate agency that requires specific types of fees for permits, fees, or licensing requirements to install a storm shelter, and will be FEMA certified. The payment is only made after the governing body of the HAKTO has approved the application and the tribal member has received a letter of approval from the HAKTO. A copy of this letter must be furnished to the HAKTO and is verified before payment is made.

- e. The HAKTO shall determine the maximum dollar amount that may be spent on the storm shelter installation of eligible homes.

## 2. Purpose

- a. This policy describes the type of work that is allowable and the steps that must followed to request payment for the storm shelter installation. The purpose of this program is to provide safe shelter and protection from violent storms, tornados, and unforeseen disasters.

## 3. Definitions

- a. **Applicant**-An individual(s) who own(s) and occupy(ies) real property that is intended to be improved. Applicant must qualify as a low-income family, whose income does not exceed eighty percent (80%) of the national median income, as set by HUD, at the time the assistance is provided. Applicants primary residence must be within The Kickapoo Tribe of Oklahoma geographical jurisdiction.
- b. **Primary residence**-the dwelling in which the owner resides and to which he/she holds title, deed, lease, or lease to own. An individual may only have one primary residence.

## 4. Applicant Requirements

- CDIB Verification for applicants
- Social Security cards for all adult household members
- Income verification of all adult household members
- If applicant is not currently in the NAHASDA Lease to Own Program, a clear title and/or deed will be required as proof of homeownership.
- Home must be the applicants primary residence
- All required application forms completed
- No accounts in default or delinquent status owed to the Housing Authority of the Kickapoo Tribe of Oklahoma.
- Applicant must reside within the Kickapoo Tribe of Oklahoma geographical jurisdiction
- Documentation from a physician if you are handicap or disabled.
- If your application is selected, you will have 15 days to confirm your participation

## **5. Approval Process**

- a. The HAKTO shall review all applications for approval or denial subject to the availability of funds.
- b. If your application is selected, you will have 15 days to confirm your participation.

## **6. Allowable Uses**

- a. This program is designed to provide safe shelter and protection from violent storms, tornados, and unforeseen disasters.

## **7. Unallowable Uses**

- a. Storm shelter shall not be used for storing items such as electronic equipment, household items, household furniture, or any other unnecessary items. Only necessary emergency items may be kept in the shelter.

## **8. Payment for materials, construction costs and/or contractor services**

- a. For the storm shelter installation, the HAKTO will make direct payment to the party performing the work or to the vendor where the purchase for material was made according to the HAKTO Procurement Policy. At no time will payments be made directly to the homeowner for any material or contractor invoices.

## **9. Inspections**

- a. For storm shelter installation, the HAKTO will conduct an interim inspection, and upon completion of the project, a final inspection will be performed with the homeowner. A certification of completion will be signed by the homeowner along with the HAKTO and the contractor prior to final payment being issued.
- b. All completed work must be inspected to assure that work completed meets any Housing Quality Standards established by the HAKTO, if applicable.
- c. All homes must be inspected prior to being approved for the Storm Shelter Program to assure that the proper level of environmental review has been conducted in accordance with the National Environmental Policy Act (NEPA) and any other applicable statutes, regulations and Executive Orders.

## **10. Eligibility Requirements**

An individual or family must first meet the following eligibility requirements to be eligible for Storm Shelter Program from the HAKTO:

- a.** Be a low-income family as defined by the HAKTO.
- b.** Reside within the service area as defined in the HAKTO's Indian Housing Plan.

## **11. Resale Restriction**

- a.** Documents for the Storm Shelter Program shall include resale restrictions and a binding agreement. (For example, if the owner sell or transfers title to the home within a timeframe established by the HAKTO, the entire amount or a designated % of the cost of rehabilitation the home may be required to be paid back to the HAKTO).
- b.** If, at any time, the owner sells or transfers title to the home, the owner must repay the HAKTO any balance due, as stated in the binding agreement.

## **12. Other Requirements (optional)**

- a.** The homebuyer/homeowner shall be responsible for having warranty work performed on the storm shelter installation at their home.
- b.** All eligible applicants selected to participate in the HAKTO Storm Shelter Program shall sign a Storm Shelter Program Agreement with the HAKTO.

## **13. Appendices**

- a.** Sample Storm Shelter Program Application