



2014 Tribal Self-Governance Consultation Conference
Housing Improvement Program Proposed Rule Change
Listening Session
Arlington, Virginia May 8, 2014



BIA's Housing Improvement Program Initiative (Tiwahe)

Key Points:

- Indian Affairs proposes new rules for the Housing Improvement Program in 2014 that will recommend a redesign of the Program. The proposed redesign will seek to expand qualification efforts to address the family unit, including young families.
- A Pilot project to collaborate with other Federal agencies is planned to be implemented in 2014.
- Will continue to provide housing assistance through the current methodology.

Housing Background:

- HIP provides funding based on priority ranking to identify those individuals and families most in need of assistance. Funds are used for renovations of existing homes and for construction of a replacement or new housing. This program currently serves only extremely low income recipients and assisted approximately 140 individuals and families in FY 2014. This grant program primarily provides assistance to the elderly and disabled.
- USDA's Rural Development Housing Program, 502 direct loans receives approximately \$900 million, but has historically funded low numbers of families and individuals across Indian Country.



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Pros:

- Will align the program with other Federal program income requirements, and will provide flexibility for tribes to better address the large waiting list that exist in their service areas.
- Will increase the number of individuals / families served.
- Will create a variety of opportunities for Native American Tribal families in developing more sustainable communities, by creating healthy safe homes, stabilizing families and creating jobs.
- This effort will foster relationships with other federal agencies on ways to leverage housing funds and improve sustainable, affordable housing on tribal lands.

Cons:

- Will increase the number of families eligible for HIP assistance.
- High unemployment rates, fractionated lands, and limited appropriations will hamper many families / individuals the ability to participate in the Pilot project.
- Results of it's success may take several years to become effective.



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Conclusion:

- The proposed program redesign and implementation of the Pilot project will allow Tribes some flexibility to address low-income family housing needs through down payment assistance for families who can obtain a mortgage loan from USDA or other programs. It may require several fiscal cycles to establish baseline measures. Results learned from best practices can evolve into improvements that can develop and establish benchmarks. The program will also continue to provide housing assistance through the current methodology.

Major Proposed Rule Changes:

- Increase Category A (Repair) Limits - Increase limit from \$2,500 to \$7,500
- Increase Category B (Renovation) Limits - Increase limit from \$35,000 to \$60,000 and Payback Agreement period from 5 years to 10 years.
- Add Category D (Down Payment) Limits – Up to \$20,000 (\$30,000 in Alaska) in down payment assistance for eligible families to obtain a mortgage loan through USDA's 502 Rural Housing Development Program.



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- Current Selection Criteria is Income, Age, Disability, and Family Size – Proposed change will include Homelessness, Overcrowding, and Dilapidated criteria, as well. Explained below:
 - Income: Increase income guidelines from 125% to 150% below Federal Poverty Income Guidelines.
 - Age: Increase age requirement from 55 to 62, 1 point for every year up to a maximum of 25 points.
 - Disability: Reduce the number of applicants to one per household and one document, total 10 points.
 - Family Size: Increase the points for 5 or more dependents to a maximum of 15 points.
 - Homelessness (New): Total 10 points .
 - Overcrowding (New): Total 10 points.
 - Dilapidated (New): Total 10 points.
 - Tiwahe Initiative Participation (New): Total 20-25 points.
- Land Requirements – To include by proof to obtain land ownership or home site lease before a grant award, also adds a Certificate of Title for dwelling once the applicant becomes owner of the home.
- Increase Square Footage Limits – Increased dwelling square footage limits to allow for American Disabilities Act requirements, when applicable. Explained Below:
 - 2 Bedrooms increased from 900 sqft to 1,000 sqft
 - 3 Bedrooms increased from 1,050 sqft to 1,200 sqft
 - 4 Bedrooms increased from 1,305 sqft to 1.400 sqft
- Increased the application period from one year to four years.