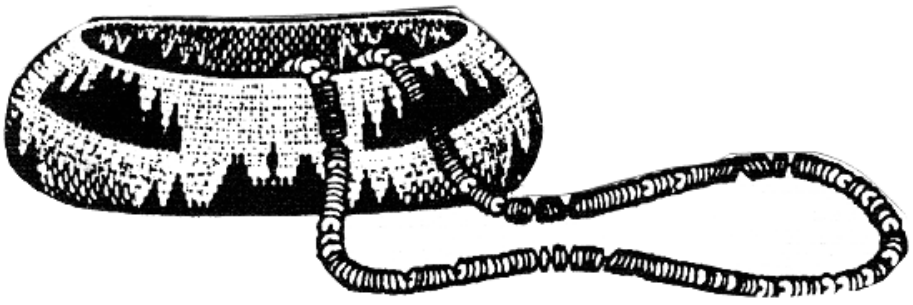
Sherwood Valley Band of Pomo Indians
Housing Guidelines



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Mission Statement

The Sherwood Valley Band of Pomo Indians, a federally recognized Tribe, has established the Housing Guidelines to enable the Tribe to better serve the housing needs of the Tribal members by establishing effective, fair and consistent policies and procedures.

The Tribe will endeavor:

1. To alleviate the financial burden on Tribal members renting homes and purchasing homes.
2. To enable Tribal members to rent homes that better meet their family's needs in the following ways:
    a. The home is adequate for family size and composition.
    b. The home is both decent and affordable.
3. To meet the housing needs of a greater number of Tribal members by maximizing the available funding.
4. To improve and rehabilitate existing Tribal members' homes.
5. To provide one-time emergency housing assistance.

First Time Home Buyers Loan Program Policies & Procedures

SECTION 1. ELIGIBILITY REQUIREMENTS

To be eligible for First Time Home Buyer Loan applicant must meet all eligibility requirements. Eligible applicants and or co-applicants are those who:

1. Are an enrolled member of Sherwood Valley Band of Pomo Indians.
2. Have received from Northern Circle Indian Housing Authority a denial of first time home buyer assistance program. If tribal member resides outside of Northern Circle service area, a denial letter is not required.
3. Have received Bank Approval for Housing Loan.

SECTION 2. RECEIPT OF APPLICATIONS AND DETERMINATION OF ELIGIBILITY

This section sets forth the basic steps, which are to be taken in obtaining and verifying information from the applicant for the purpose of:
Determining whether the applicant meets the conditions of eligibility for a loan set forth in Section 1.

1. Procedure for receipt of applications.
    a. The application constitutes the basic record of each member applying for First Time Home Buyer Loan. Each applicant, therefore will be required to supply information as called for on the Application for First Time Home Buyer Loan and sign the application attesting to the accuracy of the data provided. Each application shall reflect the date received by Sherwood Valley Band of Pomo Indians.
    b. The application together with all other materials relating to the member's eligibility is to be maintained in an active file for each applicant not classified as ineligible or withdrawn.
    c. Applicants shall provide Northern Circle Indian Housing Authority denial letter. If tribal member resides outside of Northern Circle service area, a denial letter is not required.
    d. Applicants shall provide a notarized copy of the bank approval for a housing loan.

2. Verification and Documentation of Application Data.
    a. To assure that the data upon which determination of eligibility is true and complete by the Housing Committee.
3. Time-Frame for application approval is up to 14 days depending on availability of funds.

SECTION 3. REQUIREMENT FOR REPAYMENT OF LOAN

This section is set forth the repayment plan, which is:

1. The applicant and or co-applicant must sign an agreement of re-payment.
2. The payments will come directly from their full and or remaining per capita and revenue sharing payments, commencing a one year grace period from the date of the loan.
3. In the event of a prior outstanding loan, committee will set loan apart from any other loans outstanding to the tribe and will be withheld separately but concurrently.
4. The applicant may make early payments.
5. **ABSOLUTELY NO WAIVERS WILL BE GIVEN AT ANY TIME.**

SECTION 4. LOAN AMOUNT

1. Up to $15,000 loan amount, depending on the availability of funds.

Requirements/Conditions

All Rental Assistance Recipients are responsible to locate their own rental housing and must meet the requirements of the owner/property manager. The Sherwood Valley Band of Pomo Indians may not provide information regarding the suitability of the family. Rental Assistance Recipients may not rent or sublet from family members. An exception to this requirement may be considered for enrolled full-time students.

Applicant may only apply for either the monthly rental subsidy OR the one time move-in costs.

SECTION 1. ELIGIBILITY REQUIREMENTS

1-1 Eligibility for Rental Assistance

To be eligible for the Rental Assistance Program applicants must meet all of the eligibility requirements. Eligible applicants are those people who:

1. Are an enrolled member of the Sherwood Valley Band of Pomo Indians and are on the rental lease.
2. Have not been evicted for "cause" from the Sherwood Valley Band of Pomo Indians.
3. Do not qualify for NAHASDA/Northern Circle funds or Section 8 HUD Program. If tribal member resides outside of Northern Circle service area, a denial letter is not required.

SECTION 2. RECEIPT OF APPLICATIONS AND DETERMINATION OF ELIGIBILITY

2-1 Procedure for receipt of applications

1. The application constitutes the basic record of each family applying for rental assistance. Each applicant, therefore, will be required to supply information as called for on the Application for Rental Assistance and sign the application attesting to the accuracy of the date provided. Each application shall reflect the date received by Sherwood Valley Band of Pomo Indians.
2. The application together with all other materials relating to the family's eligibility is to be maintained in an active file for each applicant not classified as ineligible or withdrawn.

2-2 Verification and Documentation of Application Data

1. To assure that the data upon which determination of eligibility, preference status and eligibility level is full, true and complete; the information submitted by each applicant is subject to third party verification.
2. Complete and accurate verification records consisting of, but not limited to the following, are to be maintained:
    a. Letter or other statements from agencies who administers Northern funds and other pertinent sources giving authoritative information concerning all rental assistance offered;
    b. Copies of documents in the applicant's possession which substantiate statements, or a brief summary of the pertinent contents of such documents signed and dated by the staff member who viewed them;
    c. Rental agreement from manager/landlord. The rental agreement will include the contact information for the manager/landlord, monthly rental amount and move in costs.

SECTION 3: MAXIMUM SUBSIDY

Each participant that is approved for the Rental Assistance Program shall receive up to a maximum rental subsidy in the amount of $500.00 per month; based on funding availability. This amount will be paid to the property owner/manager or may be paid directly to approved participant. A rental receipt must be submitted to Sherwood Valley Housing Committee by the 15th of each month. Any instances of not submitting rental receipts the participant is subject to termination of the Rental Subsidy.

SECTION 4. AREA OF OPERATION

The Sherwood Valley Band of Pomo Indians has established that the service area for the rental assistance program is the United States for tribal members.

SECTION 5. MAXIMUM MOVE-IN COSTS

Participants in the Rental Assistance Program will be allowed to receive monies for move-in costs that may be applied to their 1st month's rent, security deposit and or other required charges.

Participants, who are only eligible to receive the minimum subsidy allocation, will be eligible to receive move in costs up to their total annual allocation subsidy, but not to exceed the annual

subsidy of $6000.00. When move in costs are requested, this amount will be paid to the property owner/manager in a lump sum. Any portion of this lump sum payment that is held on deposit shall be returned to the Sherwood Valley Band of Pomo Indians Rental Assistance Program upon vacating the contract unit.

SECTION 6. REQUIREMENTS FOR CONTINUED RENTAL ASSISTANCE

6-1 Recertification of the Initial Eligibility

Participants will be required to reapply for the Rental Assistance program annually.

1. Receipt of Application for Continued Rental Assistance
    a. Each tenant family is required, at the time of the reexamination, to submit an Application for Continued Occupancy and to sign all required forms.
2. Verification and Documentation of Reexamination Data
    a. To assure that the data upon which the determination for continued rental assistance is true and complete the information that is submitted by participant is to be verified. Complete and accurate verification records as specified in section 2-2 are to be maintained in the tenant's folder.
3. Summary of Verified Data Verification are to be reviewed and evaluated as they are received for completeness, accuracy and conclusiveness. Follow-ups or new efforts to obtain such information are to be made and carried through to completion.
    a. The summary is to cover the following determinations and the basis for such determinations:
        i. Eligibility of the tenant as an enrolled member of the Sherwood Valley Band of Pomo Indians and named on the rental lease agreement;
        ii. Within 30 days after the tenant has submitted all information required of him or her, and called for on the Application for Continued Rental Assistance form, he or she is to be informed concerning:
            1. -Continued Eligibility
            2. -Any changes in their rental obligations
            3. -Any instances of not submitting rental receipts or recertification is subject to termination of your Rental Subsidy.

SECTION 7: MAXIMUM PROGRAM PARTICIPATION

Rental Assistance Program Participants are eligible for a maximum service of 2 years or 24 monthly payments of assistance; based on funding availability. Sporadic assistance payments will be totaled and may not exceed 2 years or 24 payments of service; based on funding availability. When participants reach maximum payments they are not eligible for services until a period of 12 months. After the 12 month period a participant may be eligible for services pending funding availability.

Housing Rehabilitation

Housing Rehabilitation is provided to both on and off reservation homes as determined by Sherwood Valley Band of Pomo Indians Housing Guidelines and funding availability. Rehabilitation services range from emergency repairs to overall modernization of existing units, again based on the Guidelines and funding availability.

SECTION 1. ELIGIBILITY REQUIREMENTS

1-1 Eligibility for Housing Rehabilitation

To be eligible for the Housing Rehabilitation applicants must meet all of the eligibility requirements. Eligible applicants are those people who:

1. Are an enrolled member of the Sherwood Valley Band of Pomo Indians.
2. Do not qualify for NAHASDA/Northern Circle funds. If tribal member resides outside of Northern Circle service area, a denial letter is not required.
3. Have either contractor bids and/or building supply store quotes for supplies.
4. Will be prioritized based on the date application is received and on prior receipt of Rehabilitation funding from any other source.

SECTION 2. RECEIPT OF APPLICATIONS AND DETERMINATION OF ELIGIBILITY

2-1 Procedure for receipt of applications

1. The application constitutes the basic record of each Tribal member applying for Housing Rehabilitation. Each applicant will sign the application attesting to the accuracy of the date provided. Each application shall reflect the date received by Sherwood Valley Band of Pomo Indians.
2. The application together with all other materials relating to the applicant's eligibility is to be maintained in an active file for each applicant not classified as ineligible or withdrawn.

2-2 Verification and Documentation of Application Data

1. To assure that the data upon which determination of eligibility is full, true and complete; the information submitted by each applicant is subject to verification.
2. Complete and accurate records will be maintained, by the Housing Committee; these records will consist of, but not limited to the following:
    a. Quotes from Contractors.

b. Copies of documents in the applicant's possession which substantiate statements, or a brief summary of the pertinent contents of such documents signed and dated by the staff member who viewed them;
c. Material cost/quotes.
d. Before and After pictures are required.

If information is obtained that shows funding has been misused, it will turn into a loan resulting in withholding of Per Capita until paid back in full. If you sell your home within three years of assistance, you will be required to pay back any Rehab funds received from this program at a pro-rated rate.

SECTION 3. MAXIMUM HOUSING REHABILITATION ASSISTANCE

Each Participant that is approved for the Housing Rehabilitation shall receive up to a maximum of $15,000.00 based on funding availability. This amount will be paid to Contractor and/or the building supply store.

Emergency Housing Assistance

SECTION 1. PURPOSE AND ADMINISTRATION

The Sherwood Valley Band of Pomo Indians has established an Emergency Housing Assistance Program to assist tribal members in time of dire circumstances on a one time basis only. The SVBPI will provide tribal members living on and off the reservation with assistance to obtain secure, safe, decent and adequate lodging/housing .The purpose of this program is to assist families on a first come first serve basis in an emergency situation or those that are homeless due to unforeseen circumstances; it is not intended to assist individuals living in overcrowded living situations.

SECTION 2. GOALS AND FUNDING AVAILABILITY

The Sherwood Valley Band of Pomo Indians has designated funds to provide eligible tribal members with Emergency Housing Assistance up to $3,000.00, based on available funding. The Emergency Housing Assistance Program has established the following goals to meet the needs of tribal members:

1. To provide short term or possibly longer term stability for a family in need by addressing circumstance one at a time.
2. To provide a payment for the rental of emergency lodging, hotel/motel not to exceed $3,000.00.
3. To provide assistance to pay past/current month's rent or mortgage payment, if family is being evicted or foreclosed on due to a verifiable financial emergency, to be determined by the SVBPI Housing Committee.
4. To financially assist tribal members in finding a home that is both adequate for family size and composition

SCTION 3. PROGRAM CATEGORIES

Emergency/Homeless Shelter:

1. Assist enrolled tribal members with emergency/homeless shelter in a hotel or motel. Not to exceed $3,000.00.
2. Rental/Mortgage Assistance: Assistance to pay past/current month's rent or mortgage. Not to exceed $3,000.00

Participants in the Emergency Housing Assistance Program will be allowed up to $3,000.00 of assistance.

This amount will be paid directly to the property owner, landlord and/or manager in a lump sum. Any portion of this lump sum payment that is held on deposit will be automatically returned to the SVBPI Emergency Housing Assistance Program when the participant vacates the premises.

SECTION 4. ELIGIBILITY REQUIREMENTS

To be eligible for the Emergency Housing Assistance Program participants/applicants must meet all of the eligibility requirements:

1. An enrolled adult member of the Sherwood Valley Band of Pomo Indians.
2. Provide late statement, if seeking assistance for mortgage payment.
3. Able to produce verifiable documents in the case of eviction or foreclosure that it is the result of a genuine financial emergency arising from sudden loss of employment, injury, illness or other significant circumstances that is presented.
4. Participant/Applicant is responsible for providing verifiable documentation.
5. Applicant will be required to sign a Release of Information for verification purposes.
6. Applicant may be required to sign a Contract for Services via, but not limited to, Sherwood Valley ICWA, IHS programs. If applicant violates the contract, then the Emergency Assistance will be turned into a loan and the applicant will repay according to Tribe's policy on loan repayment.
7. Applicant will be required to pay for any damages to lodging. Emergency Assistance will be turned into a loan and the applicant will repay according to Tribe's policy on loan repayment.

SECTION 5. METHOD OF PAYMENTS

Payment arrangements will be made with the property owner, landlord or manager.

SECTION 6. DEFINED EMERGENCY SITUATIONS

1. Acts of God or circumstances beyond your control Applicant/participant must be able to provide proof of the emergency situations at the time of request. Proof may consist of but not limited to: a report from the fire department, landlord/owner, court documents, restraining order, the health department, government building inspector, or a letter from the physician.

2. Homeless due to fire.
3. Homeless due to flood.
4. Severe Medical Emergency.

SECTION 7. PROCESS APPLICANT MUST PROVIDE

1. A complete application signed and dated.
2. Current proof of Tribal Membership/Tribal Certification
3. Statement of homeless situation. (Example: Letter from Homeless shelter)
4. Signed and dated Release of Information form.

Applications will be reviewed and evaluated as they are received. All incoming documents will be verified by the Sherwood Valley Band of Pomo Indians Housing Committee. Applicants/participants with incomplete applications will be notified. Once this is established client(s) will have 48 hours to respond or their application will be denied.

ONCE IN A LIFETIME

Applicant/participant will be allowed this service once in a life time.

TEMPORARY SHELTER FOR HOMELESSNESS

SECTION 1. PURPOSE AND ADMINISTRATION

The Sherwood Valley Band of Pomo Indians has established a Temporary Shelter for Homelessness Assistance Program to assist tribal members in times of dire circumstances on a one time basis only. The SVBPI will provide single tribal members living on and off the reservation with assistance to obtain a temporary shelter from the harsh elements. The purpose of this program is to assist single tribal members, not families, on a first come first serve basis in an emergency situation or those that are homeless due to unforeseen circumstances; it is not intended to assist individuals living in overcrowded living situations.

SECTION 2. GOALS AND FUNDING AVAILABILITY

The Sherwood Valley Band of Pomo Indians has designated funds to provide eligible tribal members with Temporary Shelter for Homelessness Assistance up to $10,000.00 based on available funding. The Temporary Housing for Homelessness Assistance Program has established the following goals to meet the needs of tribal members:

1. To provide a payment for the purchase of a utility type shed through an approved vendor of said structures.
2. To approve an amount not to exceed $10,000.00 per application for the purchase, delivery, and construction of the shed. This will include the foundation to support the structure.

SECTION 3. PROGRAM CATEGORIES

Temporary Homeless Shelter:

1. Assist enrolled single tribal members, not families, with a temporary housing structure to prevent exposure to the elements during a situation of homelessness.
2. Payments must not exceed $10,000.00, upon approval, for all costs associated with the structure.

This amount will be paid directly to the approved vendor in one lump sum.

SECTION 4. ELIGIBILITY REQUIREMENTS

To be eligible for the Temporary Shelter for Homelessness Assistance Program participants/applicants must meet all of the eligibility requirements:

1. Enrolled adult member of the Sherwood Valley Band of Pomo Indians.
2. Complete and sign application.
3. Signed affidavit from homeless shelter or self-declaration statement of homelessness. May not be on a current household composition for housing assistance through a Tribally Designated Housing Authority, or the tribe.
4. Participant/Applicant are responsible for providing verifiable documentation. Applicants may be required to sign a release of information for verification purposes.

SECTION 5. METHOD OF PAYMENTS

Payment arrangements will be made with the vendor.

SECTION 6. ONCE IN A LIFETIME

Applicant/participant will be allowed this service once in a lifetime. There are however certain situations that are beyond the control of the participants such as:

1. Fire
2. Flood
3. Medical
4. Other Acts of God or circumstances beyond your control

In the event of the above listed circumstance, the participant may be re-evaluated for the Temporary Shelter purchase at the discretion of the Sherwood Valley Band of Pomo Indians Housing Committee.

SECTION 7. APPLICANT MUST PROVIDE

1. A complete application signed and dated.
2. Statement of homeless situation. (Example: Letter from Homeless shelter, self-declaration statement)
3. Quote from an approved vendor for utility shed structures.
4. Must have an established home site to place the Temporary Shelter.