

SPOKANE INDIAN HOUSING AUTHORITY
TEMPORARY
EMERGENCY RENTAL AND UTILITY
ASSISTANCE POLICY

Adopted by the Board of Commissioners
January 27, 2021

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Purpose of the Temporary Policy for Emergency Rental and Utility Assistance

A. Purpose of Emergency Assistance

The purpose of this temporary policy is to provide emergency temporary financial assistance to Indian families who are in immediate need due to the COVID-19 pandemic: Preference will be given to Spokane Tribal Members and eligible households that include an individual who has been unemployed for the 90 days prior to application for assistance and households with income at or below 50 percent of the area median. Financial assistance may include:

- (i) rent;
- (ii) rental arrears;
- (iii) utilities and home energy costs;
- (iv) utilities and home energy costs arrears; and
- (v) other expenses related to housing incurred due, directly or indirectly, to the novel coronavirus disease (COVID-19) outbreak, as yet to be defined by the Secretary of the Treasury.

B. Assistance for Utilities and Home Energy Costs

1. Utilities and home energy costs are separately-stated charges related to the occupancy of rental property.
2. Utilities include separately-stated electricity, gas, water and sewer, trash removal and energy costs, such as fuel oil.
3. Telecommunication services (telephone, cable, Internet) delivered to the rental dwelling are not considered to be utilities.
4. Utilities that are covered by the landlord within rent will be treated as rent.

C. Assistance for Rent and Rental Arrears.

1. Assistance to reduce past rent due (arrears), if any, must be provided before future rental benefits may be provided.
2. Future rental benefits are limited to three month's rent at one time.

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3. The full payment of arrears is allowed up to the 12-month limit if the arrears can be shown to be due to COVID-19.

Assistance for an additional three months may be provided if necessary to ensure housing stability for a household.

Eligibility for Emergency Rental Assistance Program

- A. Family Composition. A family may consist of any of the following per NAHASDA Statute 4 (6):
1. A single person who is 18 years or older, or anyone under the age of 18 who has been legally emancipated;
 2. An Elderly family whose head of household or spouse is 62 years of age or older
 3. A Disabled family whose head of household or spouse is disabled;
 4. Near Elderly family whose head of household or spouse is 55 years of age or older; or
 5. Two or more persons who will live regularly together in the same dwelling unit including foster children, live in aides, and other persons deemed essential to the wellbeing of the family.
- B. Income Limits. Except as noted below, the Family must be considered low income. Under US Treasury eligibility criteria, income cannot exceed 80% of the area median income levels or the HUD median income whichever is greater as noted in Appendix B. Annual income is determined as either the household's total income for calendar year 2020 or the household's monthly income at the time of application. For household incomes determined using the latter method, income eligibility must be re-determined every 3 months. For continued rental and utility assistance applicants will be required to update their household income every 3 months. SIHA may choose between using the definition of "annual income" as provided by HUD in 24 CFR 5.609 and 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.

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C. Social Security Number Requirements. Families are required to provide Social Security numbers for all family members prior to admission.

D. Other Criteria for Admission. Families must provide the following information to determine eligibility under Emergency Assistance:

1. Signed complete application for US Treasury Emergency Rental Assistance. All family member 18 and older must sign the application and the release of information to SIHA.
2. Applicants must document that they have (i) qualified for unemployment benefits or (ii) experienced a reduction in income, incurred significant costs, or experienced other financial hardship due directly or indirectly to COVID-19 that threaten the household's ability to pay the costs of the rental property when due. Applicants must demonstrate a risk of experiencing homelessness or housing instability, which may include past due rent and utility notices and eviction notices, if any, as part of the application process.
3. Applicants must provide proof of membership in a federally Recognized Tribe. Preference will be given to members of the Spokane Tribe.
4. Applicants must provide documentation of income for all adult family members.
5. Applicants must reside within SIHA's service area (Spokane Reservation, Lincoln County, Stevens County, Spokane County, and Pend Oreille County).

E. Disqualifying Information. The following factors will cause a family to be ineligible for assistance:

1. An eligible household that occupies a SIHA unit may not use Emergency Assistance funds for uses that will be reimbursed under any other federal assistance.
2. If a household receives rental assistance other than the Emergency Rental Assistance, the Emergency Rental Assistance may only be used to pay for costs, such as the tenant-paid portion of rent and utility costs that are not paid for by the other rental assistance.

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Receipt of Applications and Determination of Eligibility

- A. Receipt of Applications. Applications will be accepted in person or by mail to the Housing Authority office. Depending on circumstances including Emergency declaration or other situation that threatens the Applicant's health or physical safety, applications may be accepted via fax or telephone.

- B. Establishing Waiting Lists. Because Emergency Rental Assistance is by definition an emergency situation, Applicants will be served on a first come, first served basis based upon the time and date of the completed application. Housing will also establish a point system for a fair rating system.

- C. Determination of Eligibility. Applications will be processed as quickly as possible due to the emergency nature of the assistance. Staff may use all available means to verify income and other information including phone calls and written statements from 3rd parties. The reasons that normal written representations were not used shall be documented in the applicant file and signed by the staff member.

- D. Ineligible Applicants. Applicants who fail to provide all requested information will be notified and given an opportunity to provide the information. Notification will be in writing if possible, but email or phone call may be used as long as the staff person details what was done, when it was done, and why written notice would not be reasonable.

Adopted by Board of Commissioners on January 27, 2021.



Loren Bair, Acting Executive Director

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APPENDIX A

EMERGENCY RENTAL AND UTILITY ASSISTANCE RATING FACTORS

Spokane Tribal Member	30
Other Tribe	20
Veterans Preference	5
Disability Preference	5
Elderly Preference	5
Below 50% of HUD Median Income	<u>15</u>
MAXIMUM TOTAL	60*

*Maximum possible Spokane Tribal Member, Preference points for veterans, disability, elderly, and below 50% of HUD Median income.

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