CATEGORY: HUD – IHBG Grant	EFFECTIVE DATE: 10/01/2026
DEPARTMENT: Housing	TRIBAL COUNCIL APPROVAL DATE:
OFFICER: Community Services Director	RESOLUTION NUMBER:

OVERVIEW

The Tribal Council of the Snoqualmie Indian Tribe ("Tribe") hereby establishes the HUD Housing Stability Program ("Program") to assist eligible low-income households wishing to reside in safe, healthy, affordable homes and whose needs cannot be met through existing housing programs. Assistance will be provided through monthly rental/mortgage subsidies, utility allowance, and Elder Home Modification allowance for those who qualify and adhere to the program's requirements. This program will be carried out by the Housing Department ("Housing Department") in accordance with the requirements, rules, and regulations of the Native American Housing Assistance and Self-Determination Act of 1996 ("NAHASDA"), using funding provided by the U.S. Department of Housing & Urban Development ("HUD").

PURPOSE

The Snoqualmie Indian Tribe recognizes the need to develop a program that assists low-income tribal members whose needs cannot be met through the existing housing programs. This program is intended to assist eligible families impartially, with preference to enrolled Snoqualmie Tribal Members, as outlined in this HUD Housing Stability Program Policy ("Policy").

The Program governed by this Policy replaces and supersedes the program outlined in the Tribe's previous Housing & Urban Development Grant Policy. To the extent allowable, all payments and obligations under the previous program will be terminated and restarted under this new Program.

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POLICY

The Snoqualmie Indian Tribe recognizes the need to develop a program that assists low-income tribal members whose needs cannot be met through the existing housing programs. The Snoqualmie Tribal Council hereby establishes the HUD Rental and Utility Assistance Program ("Program"). The Housing Department will implement the program in a manner consistent with the Tribe's overall mission. The objectives of the program are:

- To provide rental/mortgage assistance to eligible low-income Indian households.
- To provide utility assistance to eligible low-income Indian households.
- To provide reasonable home modification options for Elders – Independent Living "Aging in place"

1. DEFINITIONS

For purposes of this Policy only, the following definitions apply:

A. Adjusted Income. The term '*adjusted income*' means the annual income that remains after excluding the following amounts:
   1. YOUTHS, STUDENTS, AND PERSONS WITH DISABILITIES- $480 for each member of the family residing in the household (other than the head of the household or the spouse of the head of the household)-
      a) who is under 18 years of age; or
      b) who is 18 years of age or older and a person with disabilities or a full-time student.
   2. ELDERLY AND DISABLED FAMILIES- $400 for an elderly or disabled family.
   3. MEDICAL AND ATTENDANT EXPENSES- The amount by which 3 percent of the annual income of the family is exceeded by the aggregate of-
      a) medical expenses, in the case of an elderly or disabled family; and
      b) reasonable attendant care and auxiliary apparatus expenses for each family member who is a person with disabilities, to the extent necessary to enable any member of the family (including a member who is a person with disabilities) to be employed.
   4. CHILD CARE EXPENSES- Child care expenses for the care of children under the age of 12 to the extent necessary to enable another member of the family to be employed or to further his or her education.
   5. EARNED INCOME OF MINORS- The amount of any earned income of any member of the family who is less than 18 years of age.
   6. TRAVEL EXPENSES—Excessive travel expenses, not to exceed $25 per family per week, for employment or education-related travel.

B. Affordable Housing.
Affordable housing is housing for which the occupant pays no more than 30 percent of the family's adjusted income toward rent or mortgage payments.

C. Annual Income.
Annual Income means the total income of all members of a household, determined over a 12-month period. Annual Income will be determined using whichever of the following methods is more advantageous to the applicant:
   1. the definition used for reporting on the Internal Revenue Service ("IRS") Form 1040 series for individual Federal annual income tax purposes ("IRS Method"); or
   2. the definition of annual income used for HUD's Section 8 programs in 24 CFR Part 5, subpart F ("Section 8 Method").

The Housing Department will use the method that is most advantageous to the applicant. See Appendix B.

D. Drug-Related Criminal Activity. The term '*drug-related criminal activity*' means the illegal manufacture, sale, distribution, use, or possession with intent to manufacture, sell, distribute, or use of a controlled substance (as such term is defined by Tribal law).

E. Elderly and Near-elderly Families. The terms '*elderly family*' and 'near elderly families' mean a family whose head (or

their spouse) or whose sole member is an elderly or near-elderly person, respectively. Such terms include two or more elderly persons or near-elderly persons living together and one or more such persons living with one or more persons determined by the Tribe to be essential to their care or well-being.

F. Elderly Person. The term '*elderly person*' means someone at least 62 years of age.

G. Family. The term *'family'* means a family with or without children, an elderly family, a near-elderly family, a disabled family, and a single person.

H. Full Time Student. A person who is enrolled in a certified educational institution, such as a vocational school with a certificate or diploma program or an institution offering a college degree and is carrying a subject load that is considered full-time for students under the standards and practices of the institution attended.

I. Home Modifications. Reasonable home improvements, modifications, and repairs to help Elders age in place, maintain their independence, and prevent accidents. See the detailed list of approved modifications in Section 14

J. HUD. The U.S. Department of Housing and Urban Development.

K. Indian. The term 'Indian' means any person who is a member of an Indian Tribe.

L. Indian Area. The term '*Indian Area'* means the area where the Tribe operates Housing programs as defined in the Tribe's approved Indian Housing Plan.

M. Indian Tribe.

1. The term '*Indian Tribe*' means a federally or state-recognized tribe, as defined below.
2. The term *'federally recognized tribe*' means any Indian tribe, band, nation, or other organized group or community of Indians, including any Alaska Native village or regional or village corporation as defined in or established according to the Alaska Native Claims Settlement Act, that is recognized as eligible for the special programs and services provided by the United States to Indians because of their status as Indians pursuant to the Indian Self-Determination and Education Assistance Act of 1975.
3. The term '*state recognized tribe*' means any tribe, band, nation, pueblo, village, or community that has been recognized as an Indian tribe by any State *and* for which an Indian Housing Authority has, before the effective date under Section 705 of NAHASDA, entered into a contract with HUD according to the United States Housing Act of 1937 for housing for Indian families and has received funding according to such contract within the 5 years ending upon such effective date.

N. Low Income Family. The term '*low-income family*' means a family whose income does not exceed 80 percent of the median income for the area where they reside, as determined by HUD with adjustments for smaller and larger families. See Appendix A for the current income limits.

O. Median Income. The term 'median income' means the greater of: (1) the median income for the Snoqualmie Indian Tribe's Indian area, determined annually by HUD; or (2) the median income for the United States. See Appendix A for current median income limits.

P. Zero Income. The term 'zero income' means that an individual or household has no income that is countable under the *Tribe's adopted income methodology.*

Q. NAHASDA. The Native American Housing Assistance and Self-Determination Act of 1996.

R. Occupancy Standards

In determining the proper unit size for each family, the following general principles will apply:

- ✓ Avoidance of overcrowding or underutilization.
- ✓ Compliance with applicable requirements.
- ✓ Number of Bedrooms may not exceed number of occupants.

Note: The following chart is a general resource; however, in the event of any conflict or inconsistency, applicable HUD occupancy standards and other applicable laws and regulations will be controlled.

# Of Bedrooms	Number of Persons	
	Minimum	Maximum
Studio	1	2
1	1	3
2	2	5
3	3	7
4	4	9

S. Payment assistance.

1. The factors used to determine the amount of assistance to be paid to the owner/landlord on behalf of the participant are:
   a) Annual income of the family
   b) Fair Market Rent for counties in the Snoqualmie service area, as determined annually by HUD. The Fair Market Rent figures for each respective county shall be attached as appendices to this policy and shall be updated when published by HUD.
2. The amount of Program assistance that a family will be eligible to receive will be up to 50% of the affordable rent amount, not to exceed $8,500 total per annual term. Affordable rent is based on 30% of the applicant's monthly adjusted income. Under no circumstances will the Snoqualmie Indian Tribe enter into an agreement where the family is required to pay more than 30 percent of the family's adjusted monthly income. Rent cannot exceed the fair market rent.
3. Notwithstanding the foregoing, households with zero income, as defined in this Policy, may receive assistance pursuant to the requirements set forth in Section 2(B).

T. Persons with Disabilities. A person who:

3. has a disability as defined in Section 223 of the U.S. Social Security Act.
4. has a developmental disability as defined in Section 102 of the U.S. Developmental Disabilities Assistance and Bill of Rights Act of 2000.
5. is determined, pursuant to regulations issued by HUD or the Tribe, to have a physical, mental, or emotional impairment which-
   c) is expected to be of long continued and indefinite duration.
   d) substantially impedes his or her ability to live independently; and
   e) is of such nature that such ability could be improved by more suitable housing conditions.
6. The term "person with disabilities" includes persons who have the disease of acquired immunodeficiency- syndrome or any condition arising from the etiologic agent for acquired immunodeficiency syndrome.
7. Notwithstanding any other provision of law, no individual shall be considered a person with disabilities for purposes of eligibility for housing assisted under this part, solely on the basis of any drug or alcohol dependence.
8. For purposes of this definition, the term "physical, mental, or emotional impairment" includes, but is not limited to:
   f) Any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more of the following body systems – neurological; musculoskeletal; special sense organs; respiratory, including speech organs; cardiovascular; reproductive; genitourinary; hemic and lymphatic; skin; and endocrine; OR

g) Any mental or psychological condition, such as mental retardation, organic brain syndrome, emotional or mental illness, and specific learning disabilities.

h) The term "physical, mental, or emotional impairment" includes, but is not limited to, such diseases and conditions as orthopedic, visual, speech, and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus infection, mental retardation, and emotional illness.

U. Tribal General Welfare Tribal General Welfare are benefits provided pursuant to a Tribal government program that qualify for exclusion from the recipient's gross income under the Tribal General Welfare Exclusion Act of 2014, Pub. L. No. 113-168, codified at 26 U.S.C. § 139E, and IRS Revenue Procedure 2014-35.

V. Utility. The term '*utility*' means electric, natural gas, water, wastewater, and other services provided by a third-party utility provider.

W. Utility Allowance Utility Allowance will be available to all qualified Tribal Members on an as-needed basis for up to 2 utility service companies (e.g., Electricity and water). The allowance that may be provided will be a flat rate of $75 per home plus $10 per household member, not to exceed $290 per month.

1. Qualifying criteria for Utility Allowance is the same as HUD Rental Assistance.
2. Tribal members may receive a Utility Allowance without Rental Assistance.
3. Approved applications are valid for the duration of the fiscal year or through the term of the Rental Assistance Agreement (Allowance may not exceed a 12-month term).
4. Tribal member must be the named account holder for the utility service.
5. Utility Allowance will be disbursed monthly and paid directly to the vendor.
6. Utility Allowance will never be more than the amount due on the bill.
7. Monthly utility bill submission to the Housing Department is required.
8. Utility bills with a large past-due balance upon application may be paid in full using the sum of the allowance for the term. Any remaining balance will be disbursed over the remaining term of the agreement.
9. Tribal members are responsible for any remaining utility balance above the allowance. The Utility Allowance may not be provided simultaneously with any other utility program subsidy, assistance, or utility allowance program.

UTILITY ALLOWANCE		UTILITY ALLOWANCE	
Members of Household	Amount Per Utility	Members of Household	Amount Per Utility
1	$75	5	$115
2	$85	6	$125
3	$95	7	$135
4	$105	8	$145

2. PROGRAM ELIGIBILITY & ADMISSIONS

A. Applicants must meet the following criteria to be eligible for assistance under this Program:
   a) Low-income family, as defined in this Policy.
   b) Indian, as defined in this Policy and verified with a Tribal ID or other acceptable documentation.
   c) The unit for which the Applicant intends to receive assistance meets Occupancy Standards and all other requirements in this Policy.

B. Zero-Income Households. Zero-income households may be eligible for housing assistance under this Program and receive up to the maximum annual benefit available, provided the following criteria are satisfied:
   a) Within the term of the initial agreement, applicants must meet with a Tribe-assigned financial advisor to:
      i. Identify employment opportunities or alternative sources of financial support for housing; and
      ii. Develop a plan to maintain long-term housing stability.
      iii. Create and maintain a monthly budget.
   b) Notwithstanding Section S (5), a household with zero income may continue to receive Program assistance, provided that any rent obligation not covered by HUD Housing Assistance is paid directly to the owner/landlord from the participant's Consolidated General Welfare benefits in accordance with applicable Tribal policies and procedures.
   c) Households claiming zero income must complete a zero-income certification.
   d) Failure to comply with these requirements may result in termination of assistance.

C. Notwithstanding the limitations of the foregoing provision:
   a) The Housing Department may choose to provide assistance to non-low-income families in accordance with 24 C.F.R. §1000.110.
   b) The Housing Department may choose to provide assistance to non-Indian families on the Tribe's reservation or within the Tribe's Indian area if it determines that the family's housing needs cannot be reasonably met without Program assistance and the family's presence on the Tribe's reservation or within the Tribe's Indian area is essential to the wellbeing of Indian families, pursuant to 24 C.F.R. §1000.104.

D. Applications received from any family or person(s) not meeting the established criteria may be referred to other state or local agencies for housing assistance.

E. The following are ineligible to receive Program assistance:
   a) Applicants who owe the Snoqualmie Indian Tribe money at the time of application review, unless the applicant has a payback agreement with the Tribe, which must be adhered to until paid in full. If the applicant breaches the payback agreement while receiving Program assistance, the Housing Department may terminate such assistance.
   b) Applicants who have been previously terminated or evicted from any program administered by the Snoqualmie Indian Tribe or any other recognized Tribe and have not been permitted to resume participation
   c) Applicants who are currently receiving benefits from another housing subsidy funded in whole or in part by HUD for the same dwelling unit.
   d) Applicants related to the owner/landlord of the unit for which they intend to receive assistance.
   e) An applicant may be denied if they have been suspended from any Tribal Benefit for the following reasons:
      a) Misuse of funding
      b) Fraudulent Activities
      c) Any violation outlined in the Snoqualmie policies that has resulted in suspension.

F. All applicants determined ineligible by the Housing Department will be notified promptly in writing. The notification will briefly describe the reason(s) for the ineligibility and explain the applicant's rights to request a hearing per the Grievance and Appeals Procedure set forth in this Policy.

3. APPROVAL OF LEASES

A. All lease terms must be for a term of one year with automatic renewal at the end of the year unless a 30-day notice is provided by the participant or owner/landlord of intent not to renew the lease. The party giving notice must also provide a copy of such notice to the Housing Department. The owner/landlord is not required to continue with a one-year lease after the initial lease period and may opt to change to a month-to-month lease after the first year.

B. The Housing Department may provide the participant with a copy of applicable landlord and tenant laws, housing discrimination laws, and a list of NAHASDA requirements to give to potential owners/landlords to assist them in submitting an acceptable lease.

C. Upon receipt of the proposed lease, the Housing Department will review it and determine whether any unlawful provisions exist and whether all the necessary provisions, as defined in Section 207 of NAHASDA, are included.

D. If any unlawful provisions are found, the Housing Department will require the owner/landlord to strike them. If the owner/landlord is not willing to strike them, the lease will be disapproved.

E. If any necessary information is missing from the lease in accordance with NAHASDA, the Housing Department will require the owner/landlord to put these items in writing as an addendum to the lease. If the owner/landlord refuses to add the necessary lease information to the lease, the lease will be disapproved.

F. If the lease covers all necessary provisions required and is determined to have no unlawful provisions, the Housing Department will approve the lease.

G. The Snoqualmie Indian Tribe is not a party to the lease and assumes no responsibility for its enforcement.

H. If the property owner or landlord is related to the applicant, the request for assistance will be denied.

4. HOUSING STANDARDS

A. Minimum Housing Quality Standards ("HQS")
   1. The Housing Department will use the housing quality standards listed in Appendix C to determine whether the unit is a decent, healthy, and safe place to live.
   2. The Housing Department may provide the participants with information to assist them in finding housing that meets the minimum requirements.

B. Inspections
   1. The Housing Department will conduct, or arrange to have conducted, a pre-occupancy inspection utilizing the adopted HQS and inspection form to ensure the unit is a healthy, safe, and decent place to reside before the approval of assistance payments. If the unit does not pass the inspection, assistance can be approved if the owner/landlord is willing to make necessary repairs to bring the unit up to the minimum requirements. If the owner/landlord is unwilling to make the repairs, assistance cannot be granted.
   2. The Housing Department will also conduct special inspections if it is reported that the dwelling no longer meets the minimum requirements, and the owner/landlord is unwilling to make the necessary repairs. If it is determined that the unit no longer meets the minimum requirement, the Housing Department will request the necessary repairs in writing to the owner/landlord. If the owner/landlord is unwilling to make the repairs, the Housing Department will allow the tenant to transfer to a unit that does meet the requirements.
   3. If the participant causes damage to the unit, it is the owner/landlord's responsibility to take appropriate action in accordance with the lease and state and local law.

5. PAYMENT – EXECUTION OF AGREEMENTS FOR ASSISTANCE

A. Participant Agreement. Once the Housing Department has approved the lease and the unit, the applicant-participant will sign a Participant Agreement to fulfill and abide by Program obligations, as described in Section 8 of this Policy.

B. Owner/Landlord Obligation Statement. Before the Tribe will provide assistance, the owner/landlord must sign a statement agreeing to adhere to Program requirements, as described in Section 8 of this Policy.

C. Payment Agreement. Following receipt of the Participant Agreement and the Owner/Landlord Obligation Statement, the Housing Department and the owner/landlord will enter into a Snoqualmie Tribal Rental Assistance Payment Agreement ("Payment Agreement"), which obligates the owner/landlord to comply with Program and NAHASDA standards and depicts the Tribe's payment schedule for assistance on the participant's behalf and the amount of the monthly payment.

D. The Payment Agreement may also include the Tribe's obligations, as described in Section 8 of this Policy. The Payment Agreement dates will coincide with the terms of the rental lease dates.

E. Lease Agreement. The lease agreement between the participant and the owner/landlord is a separate document that holds the participant responsible for compliance with the terms and conditions and provides a rent amount reduced in advance by the assistance depicted in the Payment Agreement. The Tribe will not be party to the lease.

F. Assistance Payment Scheduling. If a participant moves into a unit at any point during the month other than on the first day of the month, the assistance payment for that first month will be pro-rated for the remaining days left in the month and issued within three working days to the owner/landlord. The assistance payment will be made thereafter on or before the first day of each month. The participant is not responsible for the approved assistance payment made by the Housing Department.

6. TRANSFERRING OF UNITS

A. Transfers will not be allowed during the initial lease period unless both parties are willing to break the lease and there is good cause to break the lease as determined by the Housing Department.

B. Transfer requests after the initial lease period will be approved only under the following conditions:
   1. The dwelling no longer meets HQS standards (not caused by the participant), and the owner/landlord refuses to make the necessary repairs.
   2. The family needs a smaller or larger unit in accordance with occupancy standards.
   3. The family needs to relocate closer to work, school, or medical facilities, or for safety reasons such as an act or threat of violence against the family (the transfer for these reasons must be verifiable).
   4. The owner/landlord does not wish to renew the lease.

7. CERTIFICATION OF REQUIREMENTS

A. All participants will be required to be recertified annually in accordance with this Policy to determine if they are still eligible for the program and if the assistance amount needs to be adjusted. Participants who have successfully participated in the program and remain in good standing with their landlord and the Tribe may Self-Certify Bi-Annually.

B. All participants who are over income for the program at the time of re-certification will be given at least 30 days' notice to terminate assistance. The owner/landlord will also receive a copy of this notice.

C. Participants who fail to recertify within 30 days of their expiration will be terminated and will need to reapply, understanding they may fall to the waitlist.

8. OBLIGATIONS

A. Participant Obligations.

1. When the participant's lease and unit are approved, the participant must sign a Participant Agreement before the Tribe provides Program assistance. Any breach of obligations in the Participant Agreement is grounds for termination of assistance.
2. Head of Household/Tribal Member applicant must meet with the financial advisor provided by the Tribe within 90 days of being approved.
3. Participants with household claiming zero income will need to complete a zero-income certification and meet with the financial advisor provided by the Tribe.
4. Pursuant to the Participant Agreement, the participant and all family members residing in the unit must:
   a) Supply the Housing Department with any information that the Housing Department determines to be necessary for use in a regularly scheduled re-examination or interim re-examination of family composition and income.
   b) Disclose social security numbers for verification.
   c) Supply any information requested by the Housing Department to verify the family is living in the unit or information related to the family's absence from the unit.
   d) Promptly notify the Housing Department if the family will be away from the unit for more than 14 days.
   e) Notify the Housing Department and the owner/landlord in writing at least 30 days prior to moving out of the unit or terminating the lease.
   f) Use the assisted unit for residence by the family only. The unit must be the family's only residence.
   g) Request the Housing Department and landlord approval to add any other family members as occupants of the unit.
   h) Provide the Housing Department with a copy of any owner/landlord eviction notice or notice of lease termination.
   i) Pay all utility bills and the portion of the rent the participant is responsible for (if any).
5. The family must not:
   a) Own or have any interest in the unit.
   b) Commit any serious or repeated violation of the lease.
   c) Commit fraud, bribery, or any other corrupt criminal act in connection with the program.
   d) Participate in illegal drug activity or violent criminal activity.
   e) Sublease: let the unit assign the lease or transfer the unit.
   f) Receive any housing subsidy for the same unit or a different unit from any other state, federal, or local housing program.
   g) Damage the unit or premises (other than normal wear and tear) or permit any guest to damage the unit or premises.
6. When a family breaks up:
   a) If there are children included in the household, the assistance will remain with the parent who has custody and control of the children.
   b) If children are split between the parents, the tribal member parent will retain the assistance.
   c) If there are no children in the household, the assistance will remain with the participant who signed the lease if he/she is a tribal member.
   d) Family members who are forced to leave as a result of violence will retain the assistance.

B. Owner/Landlord Obligations.

Before execution of the Payment Agreement, the owner/landlord must agree to the following obligations in the program and must sign a statement that they are willing to adhere to these obligations before assistance can be approved.

1. The owner/landlord is responsible for conducting background checks and contacting references to determine the participant's suitability as a renter. The Housing Department does not screen the tenants.
2. The owner/landlord is responsible for compliance issues concerning any and all conditions of the lease.
3. The owner/landlord is responsible for providing the Housing Department with a copy of any eviction or lease termination.
4. The owner/landlord must notify the Housing Department if any participant vacates a unit.
5. The owner/landlord must provide the Housing Department with a copy for approval of any changes to the lease during the tenancy of a participant of this program.

C. Housing Department Obligations.

1. The Housing Department is responsible for payment of the assistance amount to the owner/landlord each month by the first of each month.
2. The Housing Department is responsible for ensuring a proper inspection has been conducted prior to the unit's approval and for special inspections if the participant reports that the unit no longer meets the minimum required standards and the damages were caused by maintenance neglect by the owner/landlord.
3. The Housing Department is responsible for conducting the initial income verification to determine eligibility and conducting re-certifications for continued eligibility of participants at least annually.
4. The Housing Department is responsible for providing notice to the landlord and participant if Assistance amounts change or cease.

9. TERMINATIONS

B. Termination of Lease by Owner / Landlord.

During the term of the lease, the owner/landlord may not terminate except for:

1. Serious or repeated violations of the terms of the lease.
2. Violations of federal, state, Tribal, or local law that relate to occupancy or use of the unit.
3. The owner/landlord desires to use the unit for personal use or desires to sell or renovate the property.

In all cases, the owner/landlord must give the tenant written notice of the grounds and provide a copy to the Housing Department.

C. Termination of Tenancy by the Participant.

1. The family may terminate tenancy after the first year of the lease.
2. Terminations during the first year are allowed only if the owner/landlord agrees to release the family from the lease in writing and the participant meets the requirements for a transfer.
3. The family must provide the owner/landlord and the Housing Department with a copy of the notice of termination in accordance with the lease.
4. The family may also terminate the lease if the owner/landlord breaches HQS standards and refuses to repair the unit after being notified in writing of the necessary repairs.

D. Termination of Assistance by the Housing Department. The Housing Department may terminate housing assistance for any of the following reasons:

1. Any violation of family obligations.
2. Suspicion of illegal drug activity or violent criminal activity.
3. Failure of the family to sign and submit verification documents for recertification.
4. If the family moves out of the unit.
5. If the family breaks up.
6. If the owner/landlord fails to maintain unit in accordance with HQS standards.
7. If available, program funding is insufficient to support continued assistance for the families.
8. Government / Grant Funding has been terminated or not available (Including Government Shutdown)

10. WAITLIST PROCEDURES

Purpose

1. In an effort to distribute Tribal resources in a manner that addresses the needs of the Tribal community, the Tribe provides assistance based on prioritization of preference on an applicant waitlist. Proper use of the waitlist ensures that all applicants are appropriately and fairly selected for assistance when available. Thus, it is essential that the waitlists are maintained and updated regularly with appropriate applicant information.
2. The Housing Department may periodically revise the procedures in this Section and implement them on an interim basis pending Council approval of the next revised version of this Policy if revisions are not substantive in nature, are focused on technological or digitization updates, and have been reviewed by the Community Services Director.

Waitlist Preference

1. Preference on the waitlist will be given to applicants in the following categorical order:
    a) Enrolled adult member of the Snoqualmie Indian Tribe.
    b) Non-Indian head of household with physical custody (at least 51%) of a minor child who is enrolled in the Snoqualmie Indian Tribe.
    c) Enrolled Indian from an eligible Indian Tribe, as defined in this Policy.
2. Applicants in each category will be sub-prioritized by the submission date of a complete application.

Waitlist Applicant Requirements

1. An applicant will not be placed on the waitlist or eligible to receive assistance until they have submitted a complete application that includes all required documentation as listed on the application. Failure to provide a fully completed application will result in delay or denial of being added to the waitlist, and applicants who do not have fully completed applications will not be given preference over those who do.
2. Applicants must provide the Housing Department with any changes in family composition or income as they occur.
3. To remain active on the waitlist, applicants must update or verify that nothing has changed on their application at least once every six months.

Creating the Waitlist

The following are key steps and requirements for creating and maintaining the waitlist:

1. Create a spreadsheet that includes the following columns:
    a) Date
    b) Time
    c) Name
    d) Contact Information
    e) Pre-approved Status
    f) Tribal Status
    g) Final Result
2. As soon as a complete application is received, log immediately by completing all columns of the waitlist for the applicant, ordered by day and time received.
3. Maintain physical copies of the waitlist in a binder with corresponding applications in order of the waitlist. Print and insert a new copy of the waitlist into the binder within one day of receiving a new application.
4. Create a separate waitlist tab for each category:
    a) Current
    b) Denied
    c) Canceled
    d) Dead Files
5. Verification of eligibility will take place promptly after receipt of a completed application, depending on the department's workload.

Maintaining the Waitlist

1. Transfers will take priority, followed by qualified applicants under 80% of median income. Remaining applicants will be selected on a first-come, first-served basis.
2. Maintain waitlist as a permanent record. Do not have the waitlist "rewritten"; maintain the list in a manner that can be easily altered and kept in a manner that is easily audited with the information and documentation regarding the assistance of applicants, denials, cancels, etc.
3. Do not inform the applicant of their exact position on the waitlist. It is best to give an approximate length of time based on the number of people ahead of them on the waitlist.
4. Treat the waitlist as confidential information. Do not allow applicants, tribal members, or the general public to view it. Do not allow other Tribal employees or elected officials access to the waitlist unless they need access to carry out an authorized job responsibility.
5. Log all contact with an applicant on a separate sheet attached to the application, referred to as the "Applicant Communication Log." Be specific, document the date and time when the contact occurs and list discussion details with the applicant from each contact.

Updating the Waitlist

1. Keeping the waitlist updated will help reduce errors and minimize the administrative resources expended on processing information regarding applicants who are ineligible or no longer need assistance.
2. Whenever a change is made in the waitlist, an action is taken, or an activity specific to an applicant occurs, a notation must be made on the waitlist, or documentation regarding the action must be attached.
3. The goal of the annotation is to provide an auditable record of applicant additions, selections, withdrawals, and rejections. Independent reviewers or auditors looking at the waitlist should be able to find an applicant on the waitlist and readily confirm that applicants were provided assistance in a given time.
4. Do not re-write the waitlist.

Removing Applicants from the Waitlist

1. Applicants must update their information or confirm a lack of updates at least once per
2. Document removal of any names from the waitlists with the time and date of the removal. Telephone the applicant or send a 10-day Update Letter to the applicant on the waitlist to determine whether the applicant would like to remain on the waitlist and if the applicant is still eligible for assistance.
3. If one of the following situations occurs, remove the applicant from the waitlist by mailing a notification to the applicant. Clearly state the reason for the removal on the notice. Send all decline notifications by first-class mail.
    a) Applicant Wants to be Removed—If an applicant declares that he/she is no longer interested in being on the waitlist, note this action in the far-right column of the waitlist labeled "Results" and file the application with all correspondence and documentation in the "Dead File."
    b) Applicant Fails to Respond to a Notice for an Update or Request for Additional Information – If the applicant does not respond, note this action in the far-right column of the waitlist labeled "Results" and file the application with all correspondence and documentation in the "Dead File."
    c) Applicant is Approved but Declines Assistance—If the applicant declines assistance offered, note this action in the far-right column of the waitlist labeled "Results" and file the application with all correspondence and documentation in the "Dead File." If they still need assistance, they will be required to reapply.
    d) Mail is Undeliverable – If mail sent to the applicant is returned to you as undeliverable, note this action in the far-right column of the waitlist labeled "Results" and file the application with all correspondence and documentation in the "Dead File".

Rejection of Applicants & Denial of Assistance

Reject the application if the applicant:

1. Is ineligible for Affordable Housing Assistance based on program requirements.
2. Does not sign and submit verification or other supporting documents required by the program within a reasonable period of time.
3. If an applicant disputes a decision or requests reasonable accommodation, they must be instructed on how to follow the Grievance and Appeals Procedure set forth in this Policy.

Application Dead File

Create a new file at the beginning of the new fiscal year with the heading "Dead File" and the current year (e.g., Dead File FY 2019). Files were removed and denied applications in the current year's "Dead File," with the most recently removed or denied applications in front. At the end of each fiscal year, place that year's "Dead File" in storage or secure digital archive if digitized, in accordance with applicable Tribal laws and regulations, and save for a minimum of 3 years or according to applicable Tribal laws and regulations.

Recordkeeping for Waitlists and Applications

Retain current applications if the applicant's status on the waitlist is active. Retain all removed applications along with the denial notice and other documentation regarding removal or denial and all supporting documentation for the reason of removal from the list for a minimum of 3 years or according to applicable Tribal laws and regulations.

11. Conflict of Interest and Public Disclosure

Purpose

This Section is intended to prevent conflicts of interest and assist the Tribe in identifying and resolving potential conflicts of interest when evaluating applications for Program assistance (see also 24 C.F.R. 1000.30). (*see also* 24 C.F.R. §1000.30). All potential conflicts must be reviewed and addressed pursuant to this Policy before Program assistance can be provided.

Definitions

For purposes of this Section only:

Responsible Person includes but is not limited to the following:

1. Any person serving as an elected Tribal official.
2. All Housing Department employees.
3. All Tribal employees serving or potentially serving in an advisory or supervisory capacity to the Housing Department; and
4. All Tribal employees who participate or may potentially participate in decision-making processes regarding Program applicant eligibility.
5. An immediate family member is legally recognized as a spouse, grandparent, grandchild, parent, child, or sibling.

Conflict of Interest Provision

The Tribe hereby adopts the following conflict of interest provision (*see also* 24 C.F.R. §1000.30): No person who participates in the decision-making process or who gains inside information with regard to NAHASDA-assisted activities may obtain a personal or financial interest or benefit from such activities, except for the use of NAHASDA funds to pay salaries or other related administrative costs. Such persons include anyone with an interest in any contract, subcontract, or agreement or proceeds thereunder, either for themselves or others with whom they have business or immediate family ties, as defined herein.

1. This conflict-of-interest provision does not apply when a low-income person who might otherwise be included under the conflict provision is selected for Program assistance per this Policy, provided there is no conflict of interest under applicable Tribal or state law. In these circumstances, the Tribe will make a notice pursuant to this procedure available to the public and HUD.

Procedure

1. The Housing Department will conduct a reasonable check for each applicant to determine if the applicant appears to be potentially conflicted, meaning that the applicant is a Responsible Person or an Immediate Family Member of a Responsible Person.
2. For potentially conflicted applicants who are low-income, otherwise eligible for assistance, and subsequently selected to receive assistance pursuant to this Policy, the Housing Department will not provide assistance until a public disclosure is issued pursuant to Section 12.5 below.
3. For potentially conflicted applicants who are not low-income, the Housing Department may work with HUD to obtain exemptions on a case-by-case basis pursuant to 24 C.F.R. §1000.32.

Public Disclosure

For conflict-of-interest public disclosures required under this Policy, the Housing Department will cause the following steps to take place:

1. A notice will be disclosed to the Tribal public that states the nature of the assistance being provided and the specific basis for the selection of that person. The notice will not contain applicant names.
2. The notice will be disclosed using at least one reasonable medium for Tribal public access, such as posting to the Tribal website, publication in the Tribal Newsletter, posting on physical tribal bulletin boards, or posting in the Tribal Administration Building.
3. The Tribe will provide HUD with a copy of the notice via email or mailed letter.

Enforcement

Any Tribal employee found to have violated this Section will be subject to disciplinary proceedings up to and including termination.

12. Useful Life/ Affordability

A. The following activities' useful lives are specific to the programs identified: *Rehab assistance for tribal elders who own their own homes is capped at $10,000 within any 3-year period.* The period is a small percentage of value compared with the overall home value. Assistance is for serious health/safety issues, such as replacing a roof, furnace, or water heater or building a wheelchair ramp. Such improvements will have unique, useful lives consistent with quality construction standards common in the industry.

B. The Snoqualmie Tribe will utilize the following tiered schedule to determine the affordability period of the housing assisted with IHBG funds: IHBG Funds Invested: Affordability Period:

1. Under $5,000 - 6 months; Subordination Agreement required
2. $5,001 - $15,000 for 3 years, forgivable and depreciating at 33% per year; Subordination & Security Agreement required and may be recorded
3. $15,001 - $20,000 for 5 years, forgivable and depreciating at 20% per year. A subordination and security Agreement is required and recorded.

13. ENVIRONMENTAL REVIEW

Pursuant to 24 C.F.R. part 58, the Tribe will complete a HUD environmental review for any NAHASDA-assisted activities not excluded from review under 24 C.F.R. §50.19(b) before it commits HUD funds to the activity.

A. TRIBAL AUTHORITY AND RESPONSIBILITIES

1. Assumption of Authority. The Tribe hereby assumes the environmental review responsibilities under 24 C.F.R. §1000.20 and 24 C.F.R. part 58 and will not expend funds until the necessary environmental review process has been completed. The Tribe assumes all administrative responsibilities pertaining to environmental reviews.
2. Delegation of Authority. As the governing body of the Tribe, the Tribal Council hereby delegates to the Housing Department the authority to prepare environmental reviews, as applicable, for each housing department program or project, subject to oversight by the Community Services Director. The Housing Department will receive ongoing training regarding environmental review requirements and responsibilities.
3. Certifying Officer. The Tribal Council will authorize via Tribal Council resolution a certifying officer to make commitments on the Tribe's behalf as required by HUD to release funds to the Tribe.

B. ADMINISTRATIVE RESPONSIBILITIES

1. Environmental Review Record. The Housing Department will compile an appropriate environmental review record (including all supporting documentation) and retain it in the file for each individual project.
2. Excluded Activities. For those activities the Housing Department determines are excluded from environmental review per 24 C.F.R. §50.19(b), the Housing Department will document the reasoning for each decision and retain it in the appropriate file.
3. Record Retention. All environmental review documentation shall be retained for a minimum of 3 years following the date of grant close-out or according to applicable Tribal laws and policies.
4. Further Development. The Housing Department may develop departmental procedures to ensure consistency and adherence to 24 C.F.R. part 58. Such procedures will not be relied upon as authoritative documents but merely as tools for department management.

14. ELDER HOME & ADA MODIFICATIONS

A. Tribal elders who do not need Rental or Mortgage assistance but are qualified low-income and wish to remain in their homes "age in place" may apply their allocated rent/ Modifications that meet ADA compliance. The program will provide resources and up to $10,000 within a 3-year period towards reasonable Home Modifications that meet ADA compliance.

B. Modifications would be limited to the interior of the homes and may include, but are not limited to, handrails/grab bars, non-skid mats, step-in showers, modified bathtubs, raised toilet seats, anti-scald devices, induction cooktop ranges, lever handles or hands-free faucets, bed rails, EZ lift, carpeting, insulation, and a direct emergency communication line.

C. Qualifying Elders may utilize up to $10,000 in Emergency Home Weatherization Repairs of Health and Safety Hazards, including temporary emergency shelter, not exceeding ten days.

D. Reimbursement for repairs or modifications to Tribal Members is not permitted; this is a direct vendor pay program. Vendors must be licensed and bonded and must provide a W9.

E. May be used as a secondary source of funding if other funding has been expended. Limitations/Restrictions may apply.

F. All applicants are subject to the guidelines of Environmental Review and Useful Life/Affordability policy.

15. HOME MODIFICATION ALLOWANCE

A. BATHROOM

1. Install grab handles in the bathroom. These devices will provide the support needed to get into and out of the bathtub and off the toilet easily.
2. Place non-skid mats inside and outside your shower/tub, near the toilet and sinks. These mats will prevent slipping on a wet floor.
3. Install a step-in shower. This will make it easier for them to get into and out of the shower without putting additional strain on their legs.
4. Modify the current bathtub to a walk-in Shower: these can be helpful for seniors who have trouble climbing in and out of the bathtub.
5. Install a raised toilet seat: these can provide great relief and support for those with limited mobility.
6. Install a Lever-handle or hands-free faucet: this will allow someone to use the faucet with minimal effort or movement.
7. Install an anti-scald device to prevent someone from being injured by hot water.
8. Ensure adequate lighting: proper lighting will ensure that anyone can see obstacles or water on the floor.

B. KITCHEN

1. Install a shallow sink: this will make it easier to use the sink by requiring less mobility to put items in and take them out.
2. Adjust counter height: this may require more carpentry work but will increase the usability of the counter depending on the height and mobility of your loved one.
3. Install mats near appliances and sinks, reducing the risk of falling due to slippery floors.
4. Install levers on cabinets: changing out knobs and installing levers on cabinets will allow one to open and close cabinet doors with minimal effort.
5. Install drawer-style appliances: this will make it easier to open appliances because it means not having to do any lifting. An example is a drawer-style dishwasher.
6. Install induction cooktop range: Rather than depending on flames or hot coils, induction cooking elements heat pots and pans with magnetic fields. Only the cookware gets hot, not the cooking surface, reducing the risk of accidental fires and burns.
7. Install a lever-handle or hands-free faucet: this will allow someone to use the faucet with minimal effort or movement.
8. Add pullout shelving to cabinets to alleviate difficulty opening cabinets.

C. BEDROOM

1. Install bed rails: these will provide the assistance needed to get into and out of their bed themselves.
2. Switch to an EZ Lift for even greater ease when getting in and out of bed.
3. Update the bedroom lighting: this will give the critical level of lighting to move within the bedroom safely, no matter the time of day.
4. Install a bedroom phone: this will give general or emergency care access. Consider installing home monitoring devices as well.
5. Add wall-to-wall carpeting: carpeted floors decrease the likelihood of falls
6. Install Additional Insulation. This will help provide a more comfortable climate and reduce ambient noise.

16. SELF-MONITORING PROCEDURES

PURPOSE

As a recipient of HUD funding, the Tribe must carry out self-monitoring activities to ensure its compliance with HUD requirements. (see 24 CFR §1000.502). Self-monitoring activities include monitoring grant activities, performing a compliance assessment at least once annually, completing and submitting an annual performance report, and undergoing an audit in accordance with the Single Audit Act.

A. RESPONSIBILITIES

1. The Tribal Council is responsible for implementing this Self-Monitoring Procedure. Periodically, an oversight committee will be assembled to carry out self-monitoring activities and assist the Housing Department with monitoring, assessing, and reporting on its activities.
2. Annual Assessment – Tribal Council will ensure that a formal compliance assessment to evaluate program performance and adherence to applicable laws and regulations is conducted at least annually. The Tribal Council may either assemble the Oversight Committee to conduct this assessment or hire a qualified consultant.
3. Annual Performance Report—The Housing Department will complete and submit an annual performance report to HUD pursuant to HUD and Tribal guidelines. Before submission, the Housing Department may choose to request review by the Oversight Committee.
4. Reporting Documents – Self-monitoring activities will be performed using checklists available from HUD. The Tribal Council, Oversight Committee, and the Housing Department may use additional materials to perform the assessment as they choose.

B. PROCEDURES

Assessments – The Tribal Council will ensure that annual assessments are completed using appropriate documents provided by HUD. Planning for the assessments will include:

1. Review of the checklists to determine applicability and relevance to the housing program. Activities to be reviewed may be added to or removed from the checklists as appropriate.
2. Review of actions taken to remedy problems and deficiencies identified from the last assessment.
3. Review of other self-monitoring activities such as housing inspections and the Annual Performance Report.
4. Review of HUD on-site monitoring reports.

The annual assessment, along with the compliance checklists, will cover, at minimum, the following specific tasks:

Occupancy: To determine compliance with eligibility requirements, the self-monitoring team will review a random sampling of applicant or participant files of either 10% or 10 files, whichever is greater.

1. Waitlists: The self-monitoring team will review all current waitlists to identify their use and maintenance discrepancies.
2. Procurement and Contract Administration: If applicable, the self-monitoring team will review a random sampling of procurement transactions, including micro-purchases, small purchases, contracts, and proposals representative of the amount or complexity of procurement activity) to determine compliance with Snoqualmie Indian Tribe's adopted procurement policies.

3. Environmental: The self-monitoring team will review a random sampling of environmental review records (10% or 10 files, whichever is greater) to determine compliance with NEPA and NAHASDA requirements.
4. Financial: The self-monitoring team will review current budgets, financial statements, audits, and other reports to determine compliance.
5. Regulations: The self-monitoring team will review any HUD updates or guidance regarding applicable laws and regulations to ensure the Policy is up to date. If the Policy is outdated or insufficient for the Program's needs, the self-monitoring team will identify those areas in need of revision and designate a timeline for completion.

C. REPORTING AND FOLLOW-UP

The self-monitoring team will prepare a draft report to be issued within 30 calendar days after the review is completed. The Housing Department will have 15 calendar days to review and comment on the draft report. After receiving comments, the self-monitoring team will review them and issue a final monitoring report within 30 calendar days. The monitoring report will be provided to the Housing Department and Tribal Council. Tribal Council must authorize submissions to HUD.

The self-monitoring team will assist the Housing Department in developing an action plan to address the findings and concerns included in the final report. All findings and concerns must be corrected within 60 calendar days of the final report's issuance. The Tribal Council will be responsible for corrective action.

17. GRIEVANCE AND APPEALS PROCEDURE

For all complaints arising from the administration of this Program, the following procedure must be followed:

A. Each complaint must be in writing, signed, and filed with the Housing Department.

B. A complaint must be filed with the Housing Department no later than 20 calendar days from the date of the action (or omission) upon which the complaint is based.

C. Upon receipt of a complaint, the Housing Department will promptly stamp the date and time of receipt upon the complaint and immediately acknowledge its receipt.

D. Within 20 calendar days after receipt of a complaint, the Housing Department will either meet or communicate by mail or telephone with the complainant in an effort to resolve the matter. The Housing Department will consult with appropriate advisory and supervisory authorities to make a determination on the complaint and notify the complainant, in writing, within 30 calendar days after the Housing Department's receipt of the complaint. The decision of the Housing Department will constitute final administrative action on the complaint.

CALCULATION WORKSHEET FOR ASSISTANCE DETERMINATION

Example 1:

Applicant Name:	ADULTS / FAMILIES			Application Date:	8/17/2026
Adults:	1	Minors:	3	Disabled (Enter 1 YES 0 NO):	0

Rental Assistance		Emergency Rental/ Mortgage Assistance	
New Rental Move-In Fees	X	Elder Home Modification	
Utility Assistance			

INCOME CALCULATION WORKSHEET

Unit Size:	4	Monthly Payment: $2,695.00	Total Members in Household including HOH:	4
Market Rent:	$5,490.00			

1	GROSS ANNUAL HOUSEHOLD INCOME:		$78,323
2	MONTHLY GROSS INCOME:		$6,527
3	IS THERE AN ELDERLY OR DISABLED MEMBER IN THIS HOUSEHOLD? If YES enter 1	0	$0
4	No. OF MINORS IN HOUSEHOLD? Enter total number of minors in household	3	-$1,440
5	ANNUAL ADJUSTED INCOME		$76,883
6	MONTHLY ADJUSTED INCOME		$6,407
7	AFFORDABLE RENT PAYMENT STANDARD = 30% of MONTHLY ADJUSTED INCOME		$1,922
8	ACTUAL RENT/ MORTGAGE PAYMENT		*$2,695*
9	ELIGIBLE MONTHLY RENT/MORTGAGE ASSISTANCE		$800
10	MEMBER'S TOTAL RESPONSIBLE RENT / MORTGAGE PAYMENT (can not exceed line 7)	MINIMUM RENT PAYMENT $100	$1,895
11	TOTAL ANNUAL RENTAL /MORTGAGE ASSISTANCE ALLOCATION	MAXIMUM ANNUAL ALLOCATION $12,000	$9,600
12		Total Maximum Rent Allowed	$2,722

Utility Allowance is a Flat Rate of $75 per home plus $10 per household member, not to exceed $145	$115.00	MINIMUM RENT PAYMENT = $100.00	$9,600.00

Example 2:

Applicant Name:	Elder Tribal Member			Application Date:	9/17/2026
Adults:	1	Minors:		Elderly/Disabled (Enter 0 NO):	1

Rental Assistance		Emergency Rental/ Mortgage Assistance	X
New Rental Move-In Fees		Elder Home Modification	
Utility Assistance			

INCOME CALCULATION WORKSHEET

Unit Size:	1	Monthly Payment: $1,995.00	Total Members in Household including HOH:	2
Market Rent:	$0.00			

1	GROSS ANNUAL HOUSEHOLD INCOME:		$24,000
2	MONTHLY GROSS INCOME:		$2,000
3	IS THERE AN ELDERLY OR DISABLED MEMBER IN THIS HOUSEHOLD? If YES enter 1	1	-$400
4	No. OF MINORS IN HOUSEHOLD? Enter total number of minors in household	0	$0
5	ANNUAL ADJUSTED INCOME		$23,600
6	MONTHLY ADJUSTED INCOME		$1,967
7	AFFORDABLE RENT PAYMENT STANDARD = 30% of MONTHLY ADJUSTED INCOME		$590
8	ACTUAL RENT/ MORTGAGE PAYMENT		*$1,995*
9	ELDER ELIGIBLE MONTHLY RENT (75% OF LINE 8)		$1,496
10	MEMBER'S TOTAL RESPONSIBLE RENT (can not exceed line 8)		$499
11	TOTAL ANNUAL RENTAL /MORTGAGE ASSISTANCE ALLOCATION		$17,955

STATE OF EMERGENCY DISASTER PREFERENCE POLICY

PURPOSE

During the interim period immediately following a natural disaster, while survivors are awaiting formal assistance from **FEMA** or other federal agencies, the Housing Department will implement a **Disaster Preference Policy.** This policy does not replace FEMA or other resources but serves as a bridge to ensure safety during the transition.

The policy provides temporary housing assistance to eligible households displaced or at imminent risk of displacement due to a natural disaster, while their applications for FEMA assistance, insurance proceeds, or other recovery resources are pending.
This policy gives involuntarily displaced families priority placement at the top of the waitlist, if a waitlist is in effect.
The policy is intended to:

1. Prevent homelessness and prolonged displacement.
2. Provide access to safe, decent, sanitary, and accessible interim housing.
3. Address urgent housing needs before longer-term resources become available.
4. Prevent duplication of benefits and comply with all applicable HUD requirements.

POLICY

During Disaster Activation the Housing Manager may activate this policy following:

1. Snoqualmie Tribe Council State of Emergency Declaration;
2. A presidential, gubernatorial, county, or local disaster or emergency declaration;
3. A documented natural disaster that has caused displacement or made occupied housing unsafe, even if a federal declaration is pending.

HUD Fiscal Year budget would re-appropriate unallocated funds to meet the needs of these displaced families. Funding for those on contract actively receiving assistance will not be affected. Those with pending applications and new applications during this period would be placed on a waitlist until the State of Emergency ceases or those displaced have been served to expectation.

A. ELIGIBLE HOUSEHOLDS

A household may qualify when program staff document that:

1. Its primary residence was damaged, destroyed, rendered inaccessible, or made unsafe by the disaster; or the household was required to evacuate or is at imminent risk of displacement because of the disaster.
2. The affected residence was the household's primary residence at the time of the incident.
3. The household resides in or was displaced from the program's eligible service area.
4. The household meets the income-status, household-composition, and other eligibility requirements of the funding source being used.
5. The requested assistance is necessary, reasonable, and not fully available from insurance, FEMA, another public program, a nonprofit organization, the landlord, or another source.
6. At least one household member has applied, or agrees to apply when eligible, for available insurance and disaster benefits.
7. The household agrees to provide information needed for eligibility, benefit coordination, recertification, and duplication-of-benefits review.

A FEMA denial or pending FEMA application does not by itself make a household eligible or ineligible. Eligibility must be determined under the rules of the HUD program policy and the emergency at hand.

B. PRIORITY

When demand exceeds available resources, assistance will be prioritized using published, consistently applied criteria. Priority may be given to households:

1. Experiencing homelessness or staying in a place not intended for habitation.
2. With children, older adults, or persons with disabilities.
3. Requiring accessible housing or disability-related services.
4. With extremely low incomes or no available financial resources.
5. Those whose homes were destroyed or determined uninhabitable.
6. Facing imminent loss of temporary lodging.
7. Unable to access other disaster assistance through no fault of their own.

C. ELIGIBLE ASSISTANCE

Subject to the rules of the applicable funding source, assistance may include:

1. Emergency hotel, motel, or other short-term lodging.
2. Temporary rental assistance.
3. Security deposits and utility deposits.
4. Rental application fees and other eligible housing-search costs.
5. Moving and storage costs that are necessary because of displacement.
6. Housing navigation, landlord engagement, case management, and benefit coordination.

Payments will be made directly to landlords, lodging providers, utility companies, moving companies, or other vendors.

D. ASSISTANCE MAY NOT PAY FOR

1. Costs that are already paid or reimbursed by another source.
2. Secondary, recreational, or vacation residences unless expressly permitted.
3. Luxury accommodations or costs above applicable reasonableness limits without written justification.
4. Mortgage principle, construction, rehabilitation, or replacement costs.
5. Costs incurred before the eligible date established in the activation notice.

E. ASSISTANCE AMOUNT AND DURATION

Initial assistance may be approved for up to **90 days**, with maximum financial amount of **$12,000**. Extensions may be granted in increments of up to **90 days** after recertification. Total interim assistance may not exceed **12 months** per household or **$12,000** whichever is first, without written approval from Council. No assistance may continue beyond the maximum period allowed by the HUD Housing & Stability Program.

The amount must be the lesser of:

1. The household's documented unmet housing need;
2. The actual reasonable cost of the eligible housing or service; or
3. The applicable program payment standard, rent standard, fair-market-rent limit, per-household cap, or another funding-source limit.

F. APPLICATION AND DOCUMENTATION

In addition to the required HUD Housing and Stability application; all applicants should provide, when available:

1. Evidence that the affected property was the household's primary residence.
2. Evidence of displacement, damage, evacuation, or unsafe conditions.
3. Current lease, lodging agreement, utility bill, or proposed housing-cost documentation.
4. Insurance claims, settlements, denials, or pending claim information.
5. FEMA registration number, decision letters, and payment information.
6. Information about assistance requested or received from other organizations.

When documents are lost, destroyed, inaccessible, or delayed because of the disaster, the program may accept alternative documentation or a signed self-certification. Staff must document why normal verification was unavailable and identify any follow-up verification required.

G. FEMA AND OTHER BENEFIT COORDINATION

The household must disclose disaster-related benefits received, approved, denied, or pending from:

1. FEMA.
2. Insurance.
3. SBA or another federal agency.
4. State, tribal, county, or municipal programs.
5. Charitable or voluntary organizations.
6. Landlords, employers, crowdfunding, or other sources when relevant to the same unmet need.

The program may obtain releases allowing it to verify benefits with other agencies, subject to applicable privacy requirements.

Interim assistance must not be conditioned on FEMA completing its review when the household otherwise qualifies and has an immediate eligible need. However, an applicant who may qualify for FEMA assistance must apply within the applicable deadline unless staff document good cause, legal ineligibility, or another approved exception.

H. DUPLICATION OF BENEFITS

Before approving assistance, the program will calculate the household's unmet need:

Unmet Need = Eligible Disaster Housing Cost − Assistance Available for the Same Cost

An amount is not automatically a duplication merely because the household received another benefit. Staff must determine whether both sources pay for the **same purpose, eligible cost, and period**.

The program will:

1. Identify the total eligible housing need.
2. Identify assistance received or reasonably available for that same need.
3. Exclude benefits used for a different eligible purpose when documented.
4. Subtract duplicative benefits from the program award.
5. Reassess the calculation when additional benefits are received.
6. Document the analysis in the household file.