

THE IOWA TRIBE OF OKLAHOMA HOUSING AUTHORITY

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HOUSING RENOVATION PROGRAM POLICY AND GUIDELINES

Policy Statement (Revised January 1, 2026)

The Board of Commissioners of the Iowa Tribe of Oklahoma Housing Authority recognizes the need to establish procedures regarding the rehabilitation of both privately owned homes that belong to tribal members who are unable to acquire assistance from other agencies. The Housing Authority will provide assistance, within approved budget amounts, for the rehabilitation of privately-owned homes that are owned by enrolled members of the Iowa Tribe of Oklahoma who are at least 18 years of age.

Individuals and families who apply for assistance funded by the Iowa Tribe of Oklahoma Housing Authority using Indian Housing Block Grant funds will have to meet eligibility standards established by the Housing Authority.

General Information.

- a.** The Iowa Tribe of Oklahoma's Housing Authority will help pay for rehabilitation expenses, building permits, local licensing requirements, for homes that are owned by Iowa Tribal members.
- b.** Eligible homeowners may receive assistance in the amount (\$8,000) every two years. This assistance may also be used in the form of a Down Payment Closing Cost Assistance for the purchase of a primary residence as defined in the policy. If the Renovation Assistance is used towards the down payment of a home, the participant will not be eligible for Renovation Assistance until the following eligibility period of every two years.
- c.** Participation in the rehabilitation program is limited to Iowa Tribal Members. Participants will be required to provide documentation to verify their Tribal Member status, income, and homeownership.
- d.** Participants in the program must also sign an agreement that they will not sell their home sell their home for a period of five (5) years. After they have received renovation assistance. If a participant sells their home within this period, the participant must repay all monies invested in the property by The Iowa Tribe of Oklahoma within that five (5) year period.
- e.** The Executive Director or other designated employees and/or governing body of the Iowa Tribe Housing Authority shall review and approve each rehabilitation grant

application.

- f. Eligible families must make their request for a rehabilitation service on an application form developed by the Iowa Tribe of Oklahoma Housing Authority. This assistance is a grant is paid directly to the vendor or contractor or appropriate agency that requires specific types of fees for permits, fees, or licensing requirements to rehabilitate a house. The payment is only made after the Housing Authority has approved the application and the tribal member has received a letter of approval from the Housing Authority.

Purpose.

This policy describes the type of work that is allowable and the steps that must followed to request payment for the rehabilitation work. The homeowner that requests this assistance will not be allowed to use rehabilitation funds for luxury items, as determined by the Iowa Tribe of Oklahoma Housing Authority. Each request will be considered on a case- by-case basis

- a. Additions are defined as: Any improvement made to the home that will result in additional square footage. Any request made by the homebuyer/homeowner to make additions or structural changes to the home shall be submitted to Iowa Tribe of Oklahoma Housing Authority in writing with a plan and drawing of the proposed change(s) for approval.
- b. This program is intended for use only for single dwelling units; single family refers to one-to four-unit dwellings and manufactured homes. Manufactured homes are structures that are transportable in one or more sections and can be used as a dwelling when connected to the required utilities. Manufactured homes may also be referred to as mobile homes, sectionals, multi-sectionals, double- wide, triple wide-or single wide. Motor homes or recreational vehicles are not eligible for this program.

Approval Process.

The Iowa Tribe of Oklahoma Housing Authority will require the homebuyer to submit the following documents.

- a. An application to use the rehabilitation funds for betterment, replacement or additions to the unit.
- b. Proof of ownership of the structure to be rehabilitated.
- c. The Iowa Tribe of Oklahoma Housing Authority shall determine who has approval or denial authority subject to the availability of funds.

Allowable Uses

- a. Rehabilitation of homes to make accessible to persons with disabilities including bathroom(s), doorways, entrance ramps, etc.

- b. Repairs and/or replacement of items that have been identified in a home inspection. Damage items that create a hazard to the life, health, or safety of the occupants or cause serious damage to the property shall have priority over other requests.
- c. Improvements such as installation of flooring, upgrading of windows, cabinets, doors, lighting and plumbing fixtures, electrical, insulation, wood stoves, fencing, decks, outdoor storage buildings or other items as determined by The Iowa Tribe of Oklahoma Housing Authority.
- d. Replacement of water heaters, heating and air units and other items as determined by The Iowa Tribe of Oklahoma Housing Authority. Transportation and set up of costs of manufactured homes.

Unallowable Uses.

Rehabilitation funds shall not be used for luxury items as determined by The Iowa Tribe of Oklahoma Housing Authority such as hot tub, spas, swimming pools, electronic equipment, appliances such as refrigerators and cooking stoves, or household furniture.

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

- a. The Iowa Tribe of Oklahoma will make direct payment to the party performing the work or to the vendor where the purchase for material was made using The Iowa Tribe of Oklahoma Purchase Order System. At no time will payments be made directly to the home buyer for any material or contractor invoices.
- b. For the construction of additions or major improvements, payments shall be processed in accordance with the adopted Procurement Policy and/or contract documents.

Notice: If you use your Renovation Assistance towards the Down Payment Closing Costs of a home, you must meet all eligibility requirements and home requirements as defined within the Down Payment Closing Cost Assistance Policy.