

CHAPTER 23
KARUK TRIBE HOUSING AUTHORITY
HOME REPLACEMENT GRANT PROGRAM

This program provides a grant to elderly or disabled Karuk Tribal members who meet the criteria of extremely low income for replacement of a substandard home with a new home.

1.1 ELIGIBILITY REQUIREMENTS

- A. Tribal member must be 62 years of age or older, handicapped, disabled, or as determined by the KTHA Board of Commissioners
- B. Income shall be no more than 30% of the United States median income level, including assets, as established by HUD. The property where the home will be replaced will be exempt from asset calculations; however, any other real estate/assets owned by the applicant at date of application will be included in income determination.
- C. Applicant must own the land the home is being placed or be able to obtain a long term lease.

1.2 PROPERTY ELIGIBILITY REQUIREMENTS

- A. The property the new home will be placed on must be located within the Tribe's formula area.
- B. The property must be legally zoned for residential use.
- C. Property must have environmental clearance in accordance with 24 CFR Part 58.
- D. Title to the property home will be placed on must have clear title and be free of any liens or encumbrances.
- E. Existing home must be in substandard condition. If questions should arise, KTHA Building Inspector will inspect the home and make a determination.

1.3 TERMS AND CONDITIONS

- A. The grant amount is a maximum amount of \$200,000.
- B. The new home will go in the existing footprint of the existing home, and will be approximately the same size as the existing home; however, the new home will have a minimum of 875 square feet.
- C. Applicant must consent to sign a grant agreement for a term of 10 years, prior to work commencing.
- D. Applicant must agree to live in the home for no less than ten years as specified in the grant agreement. In the event of the applicant's death within the 10 year period, immediate family members will be allowed to occupy the home for the remainder of the 10 years, in order to fulfill the applicant's obligation. Immediate family members, as defined by KTHA include: spouse, child, grandchild, mother, father, brother, or sister.

E. Applicant agrees to carry homeowner's insurance on the new home in the amount of the grant. Applicant must include KTHA as the first loss payee.