Update: Council names local housing a top priority

By Linda Layden

With the recent approval of the Housing Plan by Tribal Council, the Grand Ronde Tribal Housing Authority (GRTHA) is off to a good start towards implementing housing programs for tribal members. The Five-Year Plan goals are: to develop new housing opportunities in the Grand Ronde area, to foster homeownership by tribal households, and to continue GRTHA's organizational development activities. An Annual Workplan is currently being developed which will outline the work priorities through 1997. Several of these programs and projects, such as the Down Payment Assistance Grant, the Emergency Repair Grant, the Major Rehabilitation Grant, the HUD Rental Development Program, and the Manufactured Home Park are explained below. Copies of the Housing Plan Goals and Objectives Summary, additional information, and applications for programs can be obtained by calling GRTHA at (503) 879-2467 or 1-800-422-0232.

EXISTING PROGRAMS

Down Payment Assistance Grant Program

Down Payment Assistance Grants have been increased this year up to $10,000. In the past, the grant amount was $5,000. Because of the rising cost of homes everywhere, this amount proved to be inadequate and many of the grant recipients still could not buy a home. This program has also been changed from the six-county service area so that **tribal members living anywhere can participate**. In order to qualify, tribal member applicants must qualify as a "first time" homebuyer.

A "first time" homebuyer is someone who has not owned a home during the three year period preceding the grant award. The applicant's household income must be no less than $15,000 per year, and their housing cost cannot exceed more than 30% of their income (applicants will be prequalified by GRTHA).

There is also a new requirement that recipients must participate in a homebuyer education class. The grant recipient must use the grant (have a purchase commitment) within three months or it will be forfeited to the next household on the waiting list. There is currently a waiting list of approximately 50 households, and the program is funded for 11 grants this year. Selections for grants will be made in September. Priority will be given based on order of date of application — Elders and disabled will be given preference. Because of the large number of existing applicants, new applicants probably will not receive a grant this year. GRTHA will request a higher level of funding for 1997.

Emergency Repair Assistance

Emergency Repair Assistance is available to tribal member homeowners for emergency housing repairs that threaten the health or safety of the occupants, or the structural integrity of the home. This program is available in GRTHA's ten county service area (Polk, Yamhill, Marion, Tillamook, Clackamas, Multnomah, Washington, Linn, Benton, and Lincoln). Grants are awarded up to $2,500, and recipients may receive up to two grants per calendar year, not to exceed $2,500 total. Emergency health and safety repairs are considered first priority. Preference is given to Elders and disabled. This program is commonly used to provide grab bars, entry ramps, and other accessibility items for Elders.

Major Rehabilitation Grants and Deferred Payment Loans

This program provides grants to low-income tribal member homeowners for major rehabilitation of their home. Income limits are based on household size and are 80% of the median income (call GRTHA for the guidelines). The home must be located in GRTHA's ten-county service area. This area has been expanded from the six-county area in previous years. The property must be in such a physical condition so as to be considered "standard" by GRTHA upon completion of the work. The maximum grant amount is $20,000. If this amount will not bring the home up to standard condition, the applicant will be considered for a Deferred Payment Loan.

Deferred Payment Loans are made only in combination with Major Rehabilitation Grants, when the grant is insufficient to cover all the required work. This loan can be up to $15,000, depending upon the amount of equity in the home. There is no interest and there are no monthly payments. The loan repayment is deferred until the property is sold or title is transferred. The loan is secured with a promissory note and property lien.

If selected for participation in this program, GRTHA will prepare specifications and obtain competitive bids for the work to be done. Common improvements include replacement of roofs, windows, heating systems, outdated electrical and plumbing systems, and bathroom and kitchen renovations. GRTHA staff will administer the construction contract and inspect the work. Priority for these programs are given based on order of date of application, with preference given to Elders and disabled. There is a very short waiting list at this time, and new applications will be considered for funding next year.

IHS Water & Sanitation Program

GRTHA currently accepts applications from tribal homeowners and homebuyers who need assistance with water and/or sewer services. This can be a new service or repair of a failed service. Applications are forwarded to Indian Health Service (IHS) for consideration and approval, and the construction or repair work is coordinated by GRTHA. There are no income limits.

UPCOMING FUNDED PROJECTS

Rental Housing for Elders, Funded by HUD ONAP (Department of Housing & Urban Development Office of Native American Programs)

GRTHA recently received funding for the development, construction, and operation of 15 units of housing for low income Elders over the age of 62 (62 is a HUD imposed requirement, but there may be some flexibility). This project will be governed by the many regulations required by HUD. The advantage is that tenants will have affordable rents and comfortable homes. There is already a waiting list for these units, but Elders are encouraged to apply. This development will be constructed on tribal property just southeast of the Alcohol and Drug Program building and north of the Public Works building, in the area with the overgrown Christmas trees. The type and design of the buildings will be determined this winter. All applicants and any other interested Elders will be invited to attend meetings during the design process to give their comments.

GRTHA will also research the demand for an Assisted Living Facility for Elders, and search for financing if there is adequate demand.

Manufactured Home Park

Tribal Council directed the development of a manufactured home park on tribal property directly across Grand Ronde Road from the tribal cemetery. This park will be limited to tribal member households who are financially able to purchase a new doublewide manufactured home. It is **not** intended to be "low income housing," but is being built in an effort to provide a subdivision setting for financially able tribal members wanting to relocate to Grand Ronde. The zoning in the Grand Ronde area does not allow for subdivision development, so households currently must be able to buy a 5+ acre parcel of land. These parcels are scarce and expensive.

GRTHA will be managing this park, and has been participating in the determination of guidelines for development, set-up, and operations. Eligibility criteria and other requirements will be approved by Tribal Council. GRTHA will be recommending the guidelines based on their research and negotiations. GRTHA is currently working with several dealers to get reduced prices for tribal members. Applications for residency in the park are being accepted by GRTHA, and there are still lots available. GRTHA will help applicants determine their homebuying parameters and assist them through the process. Construction of the park is expected to be completed in November.

Because this is a park on tribal land, conventional real estate loans are not possible for financing. At this time, only two financing options are available: owner financing, and personal loans (higher interest rate than for real estate loans, but lower closing costs). GRTHA is working on a third option, which is a federally guaranteed loan program known through FHA. This requires the cooperation of lending institutions, the BIA, FHA, and the Tribe, among others, and is a lengthy process. This program has been successfully implemented in Washington, but has not yet been done in Oregon. If successful here, it will be available for future tribal homeownership projects.

Some of the areas that are still undetermined are:

1.) the set-up requirements and who will do the set-up;
2.) the park package requirements and cost (this consists of the decks, sidewalks, carports/garages, landscaping, etc.);
3.) the park rent and what it will include; and
4.) whether tribal assistance will be available for down payments or other costs, and if so, in what amount.

As soon as these questions are answered, GRTHA will be contacting all applicants to begin working with them to determine their ability to meet the requirements for residency.

FUTURE PROJECTS PLANNED

Future Homeownership Opportunities in Grand Ronde

The Tribe is currently in the process of closing on the purchase of several Grand Ronde properties for the development of housing programs. When these transactions are completed, GRTHA will have adequate land available for projects for the next five years. These properties will need to go through the fee-to-trust process, which takes approximately one year. Actual development of homes will not begin for several years. Tribal members should be aware that homeownership on tribal trust land will be different

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