

**MUSCOGEE (CREEK) NATION**  
**REHABILITATION OF**  
**PRIVATELY OWNED-HOMES POLICY**

**INTRODUCTION**

The Rehabilitation of Privately-Owned Homes Program provides assistance to existing homeowners by affording them a clean, safe and sanitary home.

**GENERAL**

The Program provides for the rehabilitation services of privately-owned homes (as a grant) for low income Native Americans, with preference afforded to Creek Citizens, who reside in the Muscogee (Creek) Nation Tribal Jurisdictional Area. The program follows the National Median Family Income Schedule published annually by HUD, as well as other federal regulations (24 CFR Part 1000).

The amount of rehabilitation shall not exceed \$27,500.00 (a maximum of \$10,000 for environmental mitigation and \$10,000 for foundation repair may be added). If rehabilitation, abatement, insurance and other costs exceed cost limits other options (Alternative Housing or Low Rent) will be offered to the applicant.

Eligible items may include:

Roof repair, foundation repair, plumbing, electrical, sewer systems, cabinetry repair, HVAC repairs, or installations.

Rehabilitation may also include handicapped accessibility items (widening of doorways, ramps, fixtures), and energy conservation (e.g. exterior door, window replacement, insulation).

This program is offered as a grant; however, the owner may not sell the property within five (5) years of the rehabilitation. The penalty for early sale is repayment to the Muscogee (Creek) Nation for the total cost.

**SECTION 1:**

**Applicant must sign all required forms. Providing false statements renders the applicant ineligible.**

1-1 The following criteria are used to determine eligibility of applicants:

- A. Applicant must qualify as a family (includes a family with or without children, an elderly family, a near-elderly family, a disabled family or a single person).
- B. Applicant must be low-income Indian families living in the Creek Nation Jurisdictional Area.

- C. A non low-income Indian family may receive housing assistance in accordance with CFR 24 1000.110, except that non low-income Indian families residing in housing assisted under the 1937 Act are not required to meet the continued occupancy requirements of 1000.110. HUD approval is required pursuant to CFR 24 1000.108 and 1000.110.
- D. Applicant must provide proof of ownership and of the dwelling to be rehabilitated and must have resided in the dwelling three (3) years prior to requesting services.
- E. Applicant must have an annual family income which does not exceed eighty (80) percent of the National Median Income for their family size, as defined by the Department of Housing and Urban Development.
- F. Conditions of the home due to lack of proper housekeeping (filth, unsanitary, unsafe, deplorable conditions that may affect the health and safety of the staff) will not be addressed until the situation is corrected.
- G. Applicant cannot have received any housing services through the Muscogee (Creek) Nation within the last eight (8) years. This includes Mutual Help homes.

**SECTION 2: SELECTION**

Preference will be given to the participants in the following order:

- A. Creek Citizen
  - 1. Elderly, Disabled or handicapped, on a fixed income living in substandard housing
  - 2. Creek Citizen, large family living in substandard housing
  - 3. Single Creek Citizen living in substandard housing
- B. Other Indian Tribes

**SECTION 3: RECEIPT OF APPLICATIONS AND DETERMINATIONS OF ELIGIBILITY**

This section sets forth the steps involved in obtaining and verifying information from applicant families determining eligibility for admission.

- 1. Applications are accepted by the Admissions Department.
  - A. The application is the basic record of each family applying for admission to the Privately-Owned Rehabilitation Program. Each applicant

is required to provide information requested by the Application for Admission form and sign the application and related forms proving the accuracy of the information. Each application shall reflect the date and time received. The application and all information relating to the family's eligibility shall be maintained in an active file that is not classified as ineligible or inactive.

- B. If during the application interview it is determined that the applicant is definitely not eligible, the applicant will be informed and the application classified as ineligible. In such instances, sufficient information will be entered on the application form. If denied, a certified letter with return receipt will be mailed within thirty (30) days of date of denial.
  - C. All entries will be made in ink or typed in. Corrections or changes will be made by striking through the original entry and entering the correct information. Such changes are to be dated and initialed by the person recording the change, the reason and all changes noted in the record.
  - D. If the application has been submitted without the proper documentation, it is considered incomplete. A certified letter with return receipt will be mailed to the applicant allowing **30 days** to provide the necessary documents. If the applicant fails to complete the request within the time frame, the application will become inactive and the applicant will be required to reapply.
  - E. Applicant will be provided a receipt for his/her application.
2. Verification and Documentation of Application Information: Information submitted by each applicant shall be verified to assure that the information is true and correct.

Complete and accurate verification records will be maintained.

- A. Applicant must provide a copy of **Muscogee (Creek) Nation Citizenship Card, CDIB or tribal membership card of a federally recognized Indian tribe.**
- B. Applicant must provide a copy of Social Security Cards for all family members.
- C. **Income verification** for all member(s) (excluding children under the age of eighteen (18) years) of the household receiving monies in their names(s) or on behalf of another household member must be included with the total household income. The following documents are required:
  - 1. A copy of previous year's filed Federal Tax Return.

2. A copy of unearned income such as Social Security, General Assistance, Retirement, Unemployment Benefits, Department of Human Services Assistance, Oil and Gas Royalty and any other sources.
3. If a Federal Tax Return was not filed, the housing member(s) must submit an affidavit explaining why one was not filed.
4. If household member(s) over the age of eighteen (18) years is not employed, a Statement of Earnings from the Oklahoma State Employment Office will be sufficient.
5. Statements or Award Letters from agencies verifying current benefit amount or applicants with unearned income (SS, SSI, DHS, Veterans, etc.)

**D. Occupant shall provide proof of ownership of dwelling.** The dwelling must be the primary residence of the Applicant. Applicant must provide, as proof of ownership, the following documents and verification of residency.

1. Deed
2. Utility Bill (residence verification)

An eligible applicant will be placed on a waiting list when date of eligibility is determined. Certification of income and household composition will be updated annually. The applicant is responsible for updating application on an annual basis.

**E. APPEAL PROCESS**

A person who disagrees with the determination, concerning any part of this policy may file a written grievance of that determination with the Housing Deputy Director of the Muscogee (Creek) Nation in accordance with the Division of Housing's Grievance Policy.