



## **U.S. Department of the Interior Indian Affairs Categories of Housing Improvement Assistance**

BIA Housing Program is a home improvement and replacement grant program that serves the neediest of the needy: AI/AN who have substandard housing or no housing at all and have no immediate source of housing assistance. It is a secondary, safety-net housing program that seeks to eliminate substandard housing and homelessness in Indian communities by helping those who need it most obtain decent, safe and sanitary housing for themselves and their families. It is the BIA's policy that every AI/AN family should have the opportunity for a decent home and suitable living environment. Here are the five categories of assistance:

### **1. Interim Improvements**

This type of aid provides up to \$7,500 in housing repairs for health and safety threatening conditions. Repairs are intended to make the home safe to live in and may not restore the home to standard condition. Eligible repairs may include roof, foundation, installation of handicap ramps, bathroom floor and energy retrofit. Applicants who have received this type of assistance may be eligible to receive Housing Program services again.

### **2. Repairs and Renovations**

This type of aid provides up to \$60,000 to raise the conditions of a house up to building code standards. Home repairs are intended to bring the home to standard condition. Eligible repairs but not limited to, are roof and foundation repair, flooring, electrical repair, water heater repair or replacement, water damage, plumbing, window replacement. Pryor to receiving this type of assistance, the grantee must sign a written agreement that if he/she sells the house within the five years from the date of ownership, the grant is voided and the full amount of the HIP grant will be repaid to the tribe at the time of settlement.

### **3. Replacement Housing**

This type of aid provides a modest replacement home when it is not possible to bring a home up to building code standards. When a home system is damaged to the point that it can't be repaired without sinking a large amount of money into it, a replacement home is necessary. Pryor to receiving this type of assistance, the grantee must sign a written agreement that if he/she sells the house within the ten years from the date of ownership, the grant is voided and the full amount of the HIP grant will be repaid to the tribe at the time of settlement. Subsequent to the first ten (10) years, if the Grantee sells the house, the tribe will retain ten percent (10%) of the original grant amount per year beginning on the eleventh (11th) year with the remaining amount of the grant to be repaid to the tribe. If the sale occurs twenty (20) or

more years after the house's initial occupancy, no repayment of any part of the grant will be due the tribe.

#### **4. New Housing**

This type of aid provides a modest new home for those who do not own a home. You may also be eligible for this type of aid if you are the owner of land suitable for housing or the leaseholder for land suitable for housing and the lease is for more than 25 years when assistance is received. Prior to receiving this type of assistance, the grantee must sign a written agreement that if he/she sells the house within the first ten years from the date of ownership, the grant is voided and the full amount of the HIP grant will be repaid to the tribe at the time of settlement. Subsequent to the first ten (10) years, if the Grantee sells the house, the tribe will retain ten percent (10%) of the original grant amount per year beginning on the eleventh (11th) year with the remaining amount of the grant to be repaid to the tribe. If the sale occurs twenty (20) or more years after the house's initial occupancy, no repayment of any part of the grant will be due the tribe.

#### **5. Down Payment Assistance**

Down Payment Assistance (DPA) helps tribal homebuyers with grants and low-interest loans that reduce the amount they need to purchase a home and reduces the monthly mortgage payment amount. The BIA does not process the mortgage loans, but is processed by the tribe, housing authority or community financial institutions established by the tribe. This activity provides a grant at the closing of the loan and the applicant must have good credit and complete a first-time homebuyer class.

**For more information contact Cheyenne and Arapaho  
Housing Authority (580) 331-2400**