

**REDDING RANCHERIA
TRIBAL GOVERNMENT POLICIES**

Chapter TP 7-1200

**Member Emergency Housing
Assistance Loan Program**

April 17, 2012

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SECTION 1: PURPOSE

To establish a loan program to assist tribal members in a variety of housing-related activities and to ensure that tribal members are provided equal treatment and access to housing assistance.

SECTION 2: BACKGROUND AND INTENT

In 1993, the Tribe established a loan program to provide rental assistance to tribal members. Over the past fifteen years, the circumstances of tribal members have changed significantly, and the program, as it was originally designed, is no longer useful to many tribal members.

The intent of this loan policy and program is to include assistance for a variety of housing-related transactions, providing assistance to homeowners as well as renters.

SECTION 3: DEFINITIONS (Reserved)

SECTION 4: DELEGATED AUTHORITY

The Chief Executive Officer (CEO) is hereby delegated all administrative authority to carry out the day-to-day operations of the program in accordance with this policy. Such authority shall include but not be limited to:

- (a) Recommending to the Tribal Council such policy decisions necessary to assure the efficient and effective administration of the program in accordance with its stated purpose.
- (b) Recommending to the Tribal Council such actions related to program services as are appropriate, for which authority has not been delegated within this policy.
- (c) Making provision for disbursement of program funds in accordance with this policy.
- (d) Coordinate with, obtaining the assistance of and providing administrative direction to third parties engaged by the Redding Rancheria to assist in the administration of the program, including, but not limited to legal counsel, accountants, advisors and consultants.
- (e) Implementing such operating procedures as are required to assure effective day-to-day activities and services in the administration of the program, and publishing information for use by eligible participants on how to apply for and use the program.

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- (f) Adopting and amending appropriate forms for application and other documents required for the proper administration of the program.
- (g) Acting as program administrator and delegating to other officers and employees, in writing, the authority to act and sign on behalf of the CEO for this purpose in order to carry out the program.
- (h) Establishing appropriate training and/or technical assistance programs to assure that eligible recipients can maximize the benefits of the program.
- (i) Providing information to members regarding their rights and options, taxation issues, the maximization of program benefits and other information pertinent to the program.
- (j) Providing for reports to the Tribal Council as to the status of the program, eligible participants and other information required by the Tribal Council.
- (k) Making provisions for budget and appropriations pursuant to annual budget and tribal budget policies.
- (l) Initiating collection and legal proceedings as necessary to protect the Tribe's interests with regard to program funds for which the recipient is in material breach of the program.

SECTION 5: AUTHORIZED PROGRAMS AND SERVICES

The Redding Rancheria Tribal Council has authorized a zero interest loan program for Redding Rancheria Tribal Members. Loans may be used for the following purposes:

- (a) Rental assistance
- (b) Down payment assistance for home purchase
- (c) Mortgage payment assistance
- (d) Property tax payment
- (e) Homeowner's insurance
- (f) Rental insurance

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SECTION 6: ELIGIBILITY

The Housing Assistance Loan Program is available to all Redding Rancheria Tribal Members who are:

- (a) At least 18 years old; or
- (b) An emancipated minor.

Legal documentation of age or emancipation status is required.

SECTION 7: LOAN AMOUNTS AND REPAYMENT PROVISIONS

Loan amounts are limited to the maximum loan amount authorized by the Tribal Council in the annual budgeting process. Once a loan has been repaid in full, members may apply for another loan. A \$20 fee shall be applied for administering each loan.

As part of the loan approval process, members must authorize monthly automatic withdrawals from their per capita payments to repay the loan. The loan must be repaid in full within six months.

Legislative History:

Originally Adopted by Tribal Council Resolution #037-05-15-08, dated May 15, 2008.

Amended by Tribal Council Resolution #020-04-17-12, dated April 17, 2012.