# SALISH AND KOOTENAI HOUSING AUTHORITY

# ʾITQAʾWXAM NKwUWILS SOLIDARITY PROGRAM POLICY

This ʾITQAʾWXAM NKwUWILS Policy was adopted by the Salish and Kootenai Housing Authority Board of Commissioners on the 21 day of January 2025.

# ʾITQAʾWXAM NKwUWILS
# SOLIDARITY PROGRAM POLICY
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# ʾITQAʾWXAM NKwUWILS
# SOLIDARITY PROGRAM POLICY

## SECTION 1.  POLICY STATEMENT AND PURPOSE

The Salish and Kootenai Housing Authority, hereinafter referred to as the "Housing Authority," has adopted a series of administrative and management policies. The Housing Authority formally adopts these policies, and until they are revised or changed by formal action of the Housing Authority Board of Commissioners, the staff is required to follow them. Some of the provisions of these policies, but not all, reflect requirements of federal or tribal law. The Housing Authority may have also elected by formal resolution to establish alternative policies for programs that are operated without Native American Housing and Self-Determination Act (NAHASDA) assistance.

**PROGRAM PURPOSE –** The ʾIt̓qaʾwxam Nk̓ʷúwilš Solidarity Program envisions a future of right relationship on the traditional homelands of the Séliš, Qlispé, and Ksanka peoples, where right relationship means living in harmony with the land, with each other, with Spirit, and with ourselves.

The program purpose is two-fold: to support Tribal members into safe sanitary affordable housing, and also to provide a pathway, primarily for non-Natives, to take steps toward repair of harms done through colonization in a respectful solidarity community.

The ʾIt̓qaʾwxam Nk̓ʷúwilš Solidarity Program will support Tribal members into housing by providing monetary grants making homeownership attainable. First priority will go to non-low-income Housing Authority tenants. Participants will be required to purchase their own homes, and the Housing Authority will provide mortgage and housing-related subsidies. This will free up units for applicants on the low-rent waiting list. The funding for these grants will be raised by or from the members of the solidarity community.

**POLICY PURPOSE** – To set forth the rules that will be used to administer the ʾIt̓qaʾwxam Nk̓ʷúwilš program.

**FAIRNESS AND NON-DISCRIMINATION –** Eligibility and selection for programs operated by the Housing Authority shall always be fair in all respects. The Housing Authority is prohibited from making determinations based in whole or in part on political views or personal bias. Selections made by the staff may be reviewed by the Board of Commissioners for compliance with this policy and other Housing Authority requirements.

Pursuant to the NAHASDA law and regulations, the Housing Authority will comply with the following nondiscrimination requirements, as applicable:

1.  The Age Discrimination Act of 1975 (42U.S.C. 6101-6107) and the U.S. Department of Housing and Urban Development (HUD)'s Implementing regulations in 24 CFR Part 146.

2.  Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and HUD's Implementing regulations at 24 CFR Part 8.

3.  The Indian Civil Rights Act (Title II of the Civil Rights Act of 1968; 25 U.S.C.1301-1303).

# SECTION 2.  ELIGIBILITY

To be eligible, the applicant must meet all the following requirements:
1.  Enrolled member of the CSKT
2.  The applicant must be preauthorized for a mortgage loan through a lender.
3.  Lease Compliance History
    a.  Account is current.
    b.  The applicant is in compliance with their current lease.
4.  Must be a first-time homebuyer. This is defined as a head of household who has not owned a qualified home within the last three years or has recently divorced.
5.  Must have completed SKHA First-time Homebuyer Education class.
6.  Verification of Eligibility – Information provided on the application will be verified. This includes, but is not limited to:
    a.  Application data and supporting documents.
    b.  Any other documentation the Housing Authority deems necessary.

# SECTION 3.  APPLICATION REQUIREMENTS

Applications are available at the Housing Authority office or online at www.skha.org.  You may request an application by emailing frontdesk@skha.org.  A completed application includes, but is not limited to:
1.  ʾIt̓qaʾwxam Nk̓ʷúwilš application signed by the head of the household
2.  Documentation of enrollment in Confederated Salish & Kootenai Tribes (CSKT):
    a.  Copy of tribal ID or
    b.  Certificate of Indian Blood
3.  Proof of preauthorization for a mortgage
4.  Copy of Homebuyer Education Certificate (taken within the last 3 years)
5.  A completed Rental Reference Request form
6.  Willingness to receive ʾIt̓qaʾwxam Nk̓ʷúwilš solidarity contributions

**Incomplete applications will not be accepted.**

# SECTION 4.  APPLICATION PROCESS

**APPLICATION AND WAITING LIST** – Flathead Finance Program staff will maintain a waiting list of qualified applicants who are eligible for ʾIt̓qaʾwxam Nk̓ʷúwilš funding. The waiting list will be based on the application completion date. Applicants at the top of the waiting list will be notified of available funding and must keep in close communication with Flathead Finance Staff regarding their closing date. The funding will be forfeited if the applicant does not enter a buy-sell agreement within 30 days. The applicant will remain at the top of the waiting list, and the next applicant will be offered the funding.

Flathead Finance Program staff will collect surveys, applications, and other information about potential recipients to inform the program.

**APPLICATION SCORING** – Tie-breaker applications will be evaluated and prioritized by the Housing Authority staff based on the following factors.
1.  Lease Compliance History
    *   Outstanding                                             25 points
    *   Good                                                      20 points
    *   Fair                                                        15 points
    *   Poor                                                       0 points
2.  Willingness to engage with the ʾIt̓qaʾwxam Nk̓ʷúwilš Solidarity community by sharing stories and personal experiences with the non-tribal community.
    *   Ongoing interaction and personal sharing      25 points
    *   One-time personal sharing event              10 points
    *   Only willing to engage in writing             0 points
3.  Household consisting of United States Veteran       5 points

# SECTION 5.  FINANCIAL ASSISTANCE

**COLLECTION OF FUNDS** – Tax-deductible financial contributions to the ʾIt̓qaʾwxam Nk̓ʷúwilš program will be collected by the program fiscal sponsor, NeighborWorks Montana. The program aspires to generate sufficient funds to award grants at least twice per year.

**SELECTION PROCESS** –Given sufficient funds collected, the Housing Resource Manager will announce a grant cycle, and Flathead Finance staff will solicit applications from the Housing Authority's over-income tenants. Flathead Finance Program staff will recommend qualified applicants to the Policy Compliance Committee, which will make final selection decisions based on scoring criteria.

**ASSISTANCE AMOUNT** – ʾIt̓qaʾwxam Nk̓ʷúwilš recipients will receive homeownership-related assistance (such as mortgage buy-down, closing costs, essential renovations, etc.) through the Flathead Finance Program. The amount will be determined by the Policy Compliance Committee on a case-by-case basis depending on need and the contributions collected from the ʾIt̓qaʾwxam Nk̓ʷúwilš community.

**DISBURSEMENT OF FUNDS** – NeighborWorks Montana will release funds to the Housing Authority when requested by the Housing Resource Manager. The process for disbursement of funds will follow the existing process for closing costs and buy-down assistance.

# SECTION 6.  APPLICABLE POLICIES

The following Housing Authority policies apply to all participants of ʾIt̓qaʾwxam Nk̓ʷúwilš:
1.  Flathead Finance Program Policy
2.  Criminal & Drug-Related Activity Policy

The Grievance Policy does not apply.