# Karuk Tribe Tribal Member/Descendent ARPA Construction Grant Fund Program Policy

**Program Background:** On September 8, 2020 the community of Happy Camp suffered catastrophic losses due to the Slater Fire which burned over 200 homes and took two lives. On September 15, 2020 the Karuk Tribe declared a disaster and on October 16, 2020 the federal government declared the Slater Fire a disaster.

# **Program Purpose:**

The purpose of the ARPA Construction Grant Program is to reimburse or pay reasonable expenses incurred for replacement of a personal residence to the extent that the need for such repair or replacement is attributable to a qualified disaster.

This program was developed to defray the increase in costs of materials to rebuild homes lost in the Slater Fire. Applicants are not required to purchase modular homes nor are they required to use "stick built" construction methods. Applicants are encouraged to seek assistance from local nonprofit agencies.

### Who may apply for this program:

Tribal Members and Descendants qualify for tax-exempt treatment under the tribal welfare exclusion. Eligibility is limited to the homeowner/homebuyer who occupied and lost the home they seek to replace in the Slater Fire on September 8, 2020 and who is one of the following:

- Enrolled Karuk Tribal Member
- Enrolled Karuk Tribal Descendants
- •

# Who is NOT Eligible to apply for this program:

- Renters.
- Landlords.
- Those individuals or families that were not directly affected by the Slater Fire.

#### Assistance can be used for:

- Architect & Engineering Services
- Permits.
- Construction of the residence.
- Purchase, delivery and set up of a modular home.
- Water, septic, or power service for the residence.

#### **Requirements:**

- Completed Application.
- Documentation that applicant is an Enrolled Tribal Member or Descendent.
- Deed
- Invoices or purchase agreements.

• Construction is to be completed by December 31<sup>st</sup>, 2023.

## **Income Guidelines:**

• None.

# Maximum amount of assistance:

Assistance is limited to a single allocation per household.

• Up to \$100,000 for Tribal Member or Descendent Member

Completed applications are processed on a first come first serve basis.

Total number of awards that can be granted: 25- \$100,000.

# **Payments:**

Due to the shortage of administrative and fiscal staff, every effort shall be made to reduce the number of payments made on behalf of an eligible applicant. For example, one check issued to a modular home vendor is preferable to multiple checks made to multiple vendors. Payments can be made by one of these methods:

- Direct payment to vendor or supplier supported by original invoices and approved in writing by the Applicant.
- Two party check made out to Owner and Contractor/Vendor or Supplier.
- Reimbursement to Owner for out of pocket costs, supported by original invoices (copies will be retained for the record).

# **Ownership of property:**

The Applicant must be the landowner/homebuyer and have lived on the property on September 8, 2020. No renters or landlords.

# **Repayment obligation:**

Should Applicant sell the replacement home within one (1) year of the date of award, the grant is voided and the assistance provided for Applicant's benefit must be repaid by Applicant to the Karuk Tribe from sale proceeds. Should the Applicant sell the replacement home subsequent to the first year, Applicant may retain twenty five percent (25%) of the original grant amount **per year** beginning on the second (2nd) year, with the remaining amount of the grant to be repaid to the Karuk Tribe. If Applicant sells the replacement home five (5) or more years after grant award, no repayment of any part of the assistance need be made to the Karuk Tribe.