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***Tunica-Biloxi Housing Department  
Emergency Assistance Program (EAP)***

*This policy was reviewed and approved by the TB Housing Board Committee on*

November 16, 2021 (date)

*This policy was reviewed and approved by the TB Tribal Council on*

\_\_\_\_\_ (date) Resolution # \_\_\_\_\_

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# ***TUNICA BILOXI HOUSING DEPARTMENT (TBHD) EMERGENCY ASSISTANCE PROGRAM (EAP)***

## **GENERAL**

### **Tunica-Biloxi Housing Department (TBHD) – EMERGENCY ASSISTANCE PROGRAM**

**(EAP)**: Enables families who are low-income and are at risk of losing their homes due to non-payment of their monthly housing obligations as a result of circumstances beyond their control preventing the ability meet financial obligations. The family must meet all of TBHD's requirements associated with obtaining this assistance and demonstrate that other available assistance has been accessed. This program is designed to provide emergency assistance to low-income Tunica Biloxi members with a housing-related crisis located in/out of the reservation service area up to \$3,000 once per year. Tribal members will have housing and/or financial counseling session with housing staff upon approval.

## **ELIGIBLE RECIPIENTS**

***TBHD EAP*** funds can be used to assist Tunica-Biloxi tenants only who meet **all** of the following minimum eligibility criteria described in the following tables:

<b><u>CATEGORY</u></b>	<b><u>ELIGIBILITY CRITERIA</u></b>
Tribal Affiliation	Enrolled Tunica-Biloxi Tribal Member
Property Location	On- or off-reservation
Income	Must be low-income as determined by the HUD's annual U.S. median family income.
Counseling	Must agree to participate in housing counseling AND/OR financial management counseling as required by Tunica-Biloxi Housing Department
Residence	Must live in home or apartment as permanent residence.

Financial assistance is for low-income families with incomes up to 80% of median income in accordance with HUD national income limits published annually.

## **APPLICATION PROCEDURE**

The evaluation rating process will favor only those applications which can demonstrate that utilization of other resources has been exhausted. All applicants must also be able to demonstrate that other repayment arrangements have been attempted prior to attempting a housing



payment reduction.

### ***1. Death***

Requests for assistance must be made to the TBHD. Consideration for assistance will only be granted where there is a serious financial impact on the household's ability to meet their housing obligations. It is critical that all avenues available through the Tunica-Biloxi Tribe be exhausted prior to submitting an application to the TBHD for Emergency Housing Payment Assistance.

### ***2. Catastrophic Illness***

Requests for assistance must be made to the TBHD. Consideration for assistance will only be granted where there is a serious financial impact on the household's ability to meet the housing obligations as determined by the applicant and the Tunica-Biloxi. It is critical that all avenues available through the Tunica-Biloxi be exhausted prior to receiving assistance from the TBHD for Emergency Housing Payment Assistance. ***Documentation must be provided showing the additional health expenses have been incurred and the impact of the additional expenses on other debt.***

### ***3. Loss of Employment***

Requests for assistance, such as General Assistance, TANF, unemployment, and unemployment compensation (if applicable), must be completed or in progress and supported with written documentation prior to receiving assistance from the TBHD. Consideration for assistance will only be provided where there is a serious financial impact on the household's ability to meet the housing obligations as determined by the applicant and the TBHD. It is critical that all avenues available through the Tunica-Biloxi Tribe be exhausted prior to submitting an application to the TBHD for Emergency Housing Payment Assistance.

### ***4. High Risk of Eviction/ Foreclosure/ Homelessness***

Requests for assistance must be made to the TBHD. Consideration for assistance will only be granted for circumstances which are beyond the normal control of the individual and the loss of one's home is at serious risk. Additionally, all other avenues for relief must have been exhausted including the conversion of an individual's assets to cash. An application for assistance is incomplete till all the prerequisite requirements are fulfilled. Additionally, the applicant must complete a budget plan with the TBHD and the Tunica-Biloxi Social Services Departments as a prevention and monitoring tool for the individual.

### ***5. Acts of God***

Requests for assistance must be made to the TBHD. Consideration for assistance will only be granted for circumstances which are beyond the normal control of the individual and has resulted in either the permanent or temporary loss of one's home. Acts of God include weather, fire, war, etc. All other avenues for relief must be exhausted including the FEMA,



insurance, federal relief, etc. while simultaneously applying for assistance. Tribal programs must be accessed to obtain any other relief that may be available to the applicant.

### AMOUNT OF TBHD EAP

The maximum assistance available for rental assistance applicants will be up to three (3) months of paid rent, in addition to payment of a "rental security deposit", if applicable, up to \$3,000.

The maximum assistance for mortgage assistance payments will be \$3,000.

The maximum assistance for security deposit for utilities assistance will be up to \$3,000.

Applicants can reapply within a two year waiting period per applicant after having been previously assisted with a maximum limit of three (3) times per applicant, (every two years) at which time the applicant will NO longer be eligible to receive assistance under this program. **(The two-year waiting period can be waived on both types of assistance in the event of an EXTREME extenuating circumstance at the discretion of the Housing Director in conjunction with approval from the Housing Board.)**

The exact amount of assistance awarded is determined by the TBHD's analysis of the application and supporting documentation submitted by the applicant. (ASSISTANCE WILL BE PROVIDED BASED UPON THE AVAILABILITY OF FEDERAL FUNDS BUDGETED BY THE TBHD PER FISCAL YEAR.)

### TERMS OF TBHD EAP

The maximum term for EAP Rental assistance is three (3) months per applicant in addition to payment of security deposit if applicable. (In extenuating circumstances, if the applicant requests more than the maximum term of 3 months of rental assistance the Housing Director in conjunction with the Housing Committee will have to review and approve the applicant's request to extend the term. (Applicants will be allowed to reapply within a two year waiting period per applicant after having been previously assisted with a maximum limit of three (3) times per applicant, at which time the applicant will NO longer be eligible to receive assistance under this program.

Emergency Mortgage Assistance can be provided within a two-year period from the; last assistance request per applicant. (The two-year waiting period can be waived in the event of an EXTREME extenuating circumstance on a case by case basis at the discretion of the Housing Director in conjunction with the approval of the Housing Board. The exact term and conditions will be determined by the TBHD's analysis of the application and supporting documentation presented by the applicant. (Applicants will be allowed to reapply within a two-year waiting period per applicant after having been previously assisted with a maximum limit of three (3) times per applicant (every two years) at which time the applicant will NO longer be eligible to receive assistance under this program.





### **ELIGIBLE PROPERTY TYPE**

Any single family property owned, or apartment rented by an enrolled member of the Tunica-Biloxi Tribe, occupied as the principal residence of the applicant for which the applicant has an executed lease or mortgage.

### **ELIGIBLE COSTS**

TBHD EAP funds may be used to provide assistance to qualified applicants in the following categories contingent upon the availability of funds.

- Rental payments payable to the landlord.
- Mortgage & Interest payments payable to the lender.
- Deposit for rental home
- Security deposit for utilities
- Utility payments for those risking disconnection in inclement weather conditions

### **FINANCING**

*TBHD EAP* will be provided on the basis and terms which include payments for emergency situations (such as death or illness) loss of employment, foreclosure situations beyond the control of the family regarding housing. Situations involving loss of employment will not require repayment **provisions**. All other situations will require the applicants to participate in financial management/budget counseling with Tunica-Biloxi staff person or private entity of their choice dependent upon geographic location.

If TBHD determines that any of the representations made by the applicant as set forth in the application for the assistance are not true or correct when made, the application process will be closed without further processing and/or monetary assistance. ASSISTANCE WILL BE PROVIDED BASED UPON THE AVAILABILITY OF FEDERAL FUNDS BUDGETED BY THE TBHD PER FISCAL YEAR.

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**EAP CATEGORIES**

The categories of EAP that are available and the qualifying factors are as follows:

CATEGORY	APPLICATION REQUIREMENTS	PREREQUISITE ACTION
<p><b>CATASTROPHIC ILLNESS</b></p> <p><input type="checkbox"/> Long term, active catastrophic illness of the head of household.</p>	<p>Applicant must meet the prerequisite actions prior to submitting an application.</p> <ul style="list-style-type: none"> <li>• Applicant works with Social Services to complete an EAP application with the required attachments:               <ol style="list-style-type: none"> <li>a. Prerequisite action documentation</li> <li>b. Release of Information</li> <li>c. Medical information</li> <li>d. Budget showing additional expenses with explanation and documentation as needed</li> <li>e. Any other attachments that TBHD deems necessary to render a decision.</li> <li>f. Documentation that all leave earned from employment is exhausted and advance leave cannot be granted.</li> <li>g. Documentation that all other emergency benefits have been exhausted.</li> <li>h. Documentation that disability benefits are not available or have been exhausted.</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Documentation from Tunica-Biloxi that situation was reported and verification provided by attending physician within 1 month of diagnoses.</li> <li>• Documentation from Tunica-Biloxi that process for qualifying for either a temporary reduction in housing payment or a repayment plan was completed.</li> </ul>
<p><b>DEATH</b></p> <p><input type="checkbox"/> Death of immediate family member living in the household</p>	<p>Applicant must meet the prerequisite actions prior to submitting an application.</p> <ul style="list-style-type: none"> <li>• Applicant works with Social Services to access all other tribal assistance available and provides TBHD with the required documentation:               <ol style="list-style-type: none"> <li>a. Prerequisite action documentation</li> </ol> </li> <li>• Release of Information</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Documentation from Tunica-Biloxi that applicant completed process to enter into a repayment plan due to a reduction in income as a result of a death in the family. Process must be completed within 2 weeks of occurrence.</li> </ul>

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<p><b>LOSS OF EMPLOYMENT</b></p>	<p>actions prior to applying.</p> <ul style="list-style-type: none"> <li>• Applicant works with Social Services to access other tribal , public, and private assistance available and provides TBHD with the required documentation: <ul style="list-style-type: none"> <li>a. Prerequisite action documentation</li> <li>b. Release of Information</li> </ul> </li> <li>• Documentation that loss of employment was involuntary on the part of the employee.</li> </ul>	<p>that applicant completed process for reduction in housing payment due to loss of employment.</p> <ul style="list-style-type: none"> <li>□ Documentation that applicant has completed application for unemployment compensation, TANF, GA, etc.</li> </ul>
<p><b>ACTS OF GOD</b></p>	<p>Applicant must meet the prerequisite actions prior to submitting an application.</p> <ul style="list-style-type: none"> <li>• Applicant works with Social Services to access other tribal, public, and private assistance available and provides TBHD with the required documentation: <ul style="list-style-type: none"> <li>a. Prerequisite action documentation</li> <li>b. Release of Information</li> <li>c. Any other applicable documentation</li> </ul> </li> </ul>	
<p><b>HIGH RISK OF EVICTION/ FORECLOSURE/ HOMELESSNESS</b></p>	<p>Applicant must meet the prerequisite actions prior to submitting an application.</p> <ul style="list-style-type: none"> <li>• Applicant works with Social Services to access other tribal, public, and private assistance available and provides TBHD with the required documentation: <ul style="list-style-type: none"> <li>a. Prerequisite action documentation</li> <li>b. Release of Information</li> <li>c. Any other applicable documentation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Documentation from Tunica-Biloxi that applicant completed process for reduction in housing payment due to circumstances which are beyond the normal control of the individual and the loss on one’s home is at serious risk.</li> <li>• Documentation that all other avenues for relief have been exhausted including the conversion of an individual’s assets to cash.</li> </ul>

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