



## HIP OVERVIEW (NUTS & BOLTS)

### What Is HIP?

- The Housing Improvement Program is a home repair, renovation and replacement grant program administered by the Bureau of Indian Affairs (BIA) and federally-recognized Native American Tribes for Native American and Alaska Native individuals, and families, who have no immediate resources for standard housing.

### Why Is HIP Different?

- HIP is a program specifically designed to serve the neediest of the needy; to Native Americans and Alaska Natives who have substandard housing, or no housing at all, and have no other immediate source of housing assistance.
- HIP 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 Native American and Alaska Native family should have the opportunity for a decent home and suitable living environment.



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## What Does HIP Provide?

- Minor Repairs: Provides up to \$7,500 in housing repairs for conditions that threaten the health and/or safety of the occupants, or
- Renovations: Provides up to \$60,000 in repairs and renovations to improve the condition of a homeowner's dwelling to meet applicable building code standards, or
- Replacement Housing: Provides a modest replacement home if a homeowner's dwelling cannot be brought up to applicable building code standards, or
- New Housing: Provides a modest new home if you do not own a home, you may be eligible if you are the owner or leaseholder of land suitable for housing and the lease is for not less than 25 years at the time assistance is received.
- Down Payment Assistance: Provides assistance for those applying for financing from tribal, Federal, or other sources of credit, but have inadequate income or limited financial resources to meet the lenders requirements.

## Who Is Eligible?

- To be eligible for HIP assistance, you must be a member of a federally recognized Native American tribe, or be an Alaska Native; live in an approved tribal service area; have a combined household income that does not exceed 150% of the U.S. Department of Health and Human Services (DHHS) Poverty Income Guidelines (published annually in January); have present housing that is substandard or homeless, as defined by the regulations (25 CFR 256.2); meet the ownership requirements for the assistance needed, as defined by the regulations (25 CFR 256.9-.11); have no other resource for housing assistance; have never received HIP assistance for renovations, replacement housing, or down payment assistance; and have not acquired your present housing through past participation in a Federal government-sponsored housing program over the previous 20 year period. **NOTE: Eligibility does not guarantee funding for services.**



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### How Can I Apply and What Is Required?

- To see if you qualify for HIP assistance, obtain an application from your local tribal housing office, BIA Agency Area Office, Regional Office, or visit the Housing Improvement Program website at:

<https://www.bia.gov/bia/ois/dhs/housing-improvement-program>

- Send your completed application along with the following required documents to one of the above offices:
  - 1) Completed Application
  - 2) Proof of Home or Land Ownership, or Leasehold (at least 25 years)
  - 3) Tribal Membership copies for all household members
  - 4) Doctors Statement of disability, if applicable
  - 5) Proof of Veteran Status (Veteran Card, Discharge papers, Veteran assistance)
  - 6) Proof of all Household Income (W-2's, Tax Return, SS Income, Disability, etc...)
  - 7) Denial Letter from other assistance programs through your Housing Authority, Federal Agency, Bank, Loan Institution, or Credit Union
  - 8) Sign Privacy Act Statement
  - 9) Signed HIP Certification
  - 10) Approved Letter of Credit from the institution where you applied for mortgage financing (Category D only)



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## Need Ranking Factors & Points?

➤ HIP has six (6) Need Ranking Factors:

### #1 Annual Household Income (Max 25 points) **THIS FACTOR MUST BE MET IN ORDER TO BE ELIGIBLE**

- \* Income includes all persons living in the house
- \* Income includes both Earned & Unearned Income
- \* Points calculation is based on the percentage at or below 150% Federal Poverty Income Guidelines (FPIG):  
0 - 25% = 25 pts   26% - 50% = 20 pts   51% - 75% = 15 pts   76% - 100% = 10 pts   101% - 125% = 5 pts   126% to 150% = 0 pts

### #2 Aged Person (Max 15 points)

- \* Any one (1) person age 55 or older, and living in the house
- \* 55 years and older = 1 point per year, over age 54 up to age 70

### #3 Disabled Individual (Max 10 points)

- \* Any one (1) disabled person living in the house (points are awarded per application, not individual) = 10 points

### #4 Dependent Children (Max 15 points)

- \* Must be 18 years or under; or other age established for purposes of parental support by Tribal or State Law, and must live in the house and not be married  
One (1) = 3 pts   Two (2) = 6 pts   Three (3) = 9 pts   Four (4) = 12 pts   Five (5) or more = 15 pts

### #5 Other Conditions (Max 15 points)

- \* If any of these conditions are present  
Veteran = 5 pts   Homeless or Dilapidated house = 5 pts   Overcrowded conditions = 5 pts

### #6 Approved Financing Package (Max 25 points)

- \* For applicants seeking down payment assistance only



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### What Is The HIP Income Guideline?

- The HIP Income Guideline is comprised of two charts, one for the lower 48 states and the other for Alaska. The income figures on the chart establish the points they will receive for the first Need Ranking Factor based on the combined Annual Household Income. **Applicants with an annual income exceeding 150% of the Federal Poverty Income Guideline are not eligible for this program.**

### How Are HIP Funds Distributed?

- HIP funds are distributed from Washington D.C. on the basis of the number of eligible applicants and their estimated cost of program services, submitted by each tribe annually to the Regional BIA office. Funds are then distributed to tribes through Public Law 93-638 contracts, self-governance compacts, or to Bureau of Indian Affairs offices for the delivery of program services to the most needy eligible applicants, based on their overall ranking and points standing within their Region.

### What Is The HIP Application Process & Funding Timeline?

- HIP applications are accepted throughout the year; however, the deadline for each tribes submission of their eligibility list (Tribal Work Plan), to the region office, is when requested. Typically funds are not distributed to the regional offices until approximately April/May\*, and then not received at the tribal level until May/June\*. Applicants and tribes will not know if they will be receiving HIP funds until after funds have been distributed to the regional office.

\*Timing will be dependent on the passing of appropriations.



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## Federal Poverty Income Guideline?

- Below is a snapshot of the Table used for establishment of the applicants Annual Household Income Ranking Factor.

**FACTOR NO. 1 - HIP ELIGIBILITY/SELECTION CRITERIA @ 150%**  
**INCOME GUIDELINE POINT SCHEDULE FOR ALL STATES EXCEPT ALASKA & HAWAII**

FAMILY SIZE	0% to 25% of PG 25 POINTS	26% to 50% of PG 20 POINTS	51% to 75% of PG 15 POINTS	76% to 100% of PG 10 POINTS	101% to 125% of PG 5 POINTS	125% to 150% of PG 0 POINTS	OVER 150% of FPIG INELIGIBLE
1	0 TO 3,190	3,191 TO 6,380	6,381 TO 9,570	9,571 TO 12,760	12,761 TO 15,950	15,951 TO 19,140	19,141 & HIGHER
2	0 TO 4,310	4,311 TO 8,620	8,621 TO 12,930	12,931 TO 17,240	17,241 TO 21,550	21,551 TO 25,860	25,861 & HIGHER
3	0 TO 5,430	5,431 TO 10,860	10,861 TO 16,290	16,291 TO 21,720	21,721 TO 27,150	27,151 TO 32,580	32,581 & HIGHER
4	0 TO 6,550	6,551 TO 13,100	13,101 TO 19,650	19,651 TO 26,200	26,201 TO 32,750	32,751 TO 39,300	39,301 & HIGHER
5	0 TO 7,670	7,671 TO 15,340	15,341 TO 23,010	23,011 TO 30,680	30,681 TO 38,350	38,351 TO 46,020	46,021 & HIGHER
6	0 TO 8,790	8,791 TO 17,580	17,581 TO 26,370	26,371 TO 35,160	35,161 TO 43,950	43,951 TO 52,740	52,741 & HIGHER
7	0 TO 9,910	9,911 TO 19,820	19,821 TO 29,730	29,731 TO 39,640	39,641 TO 49,550	49,551 TO 59,460	59,461 & HIGHER
8	0 TO 11,030	11,031 TO 22,060	22,061 TO 33,090	33,091 TO 44,120	44,121 TO 55,150	55,151 TO 66,180	66,181 & HIGHER
9	0 TO 12,150	12,151 TO 24,300	24,301 TO 36,450	36,451 TO 48,600	48,601 TO 60,750	60,751 TO 72,900	72,901 & HIGHER
10	0 TO 13,270	13,271 TO 26,540	26,541 TO 39,810	39,811 TO 53,080	53,081 TO 66,350	66,351 TO 79,620	79,621 & HIGHER
11	0 TO 14,390	14,391 TO 28,780	28,781 TO 43,170	43,171 TO 57,560	57,561 TO 71,950	71,951 TO 86,340	86,341 & HIGHER
12	0 TO 15,510	15,511 TO 31,020	31,021 TO 46,530	46,531 TO 62,040	62,041 TO 77,550	77,551 TO 93,060	93,061 & HIGHER
EACH PERSON OVER 12 ADD	1,120	2,240	3,360	4,480	5,600	6,720	6,721 & HIGHER
	25%= 3,190	50%= 6,380	75%= 9,570	100%= 12,760	125%= 15,950	150%= 19,140	#
	@ Add'l: 1,120	@ Add'l: 2,240	@ Add'l: 3,360	@ Add'l: 4,480	@ Add'l: 5,600	@ Add'l: 6,720	#

PG = HHS Poverty Guidelines

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# QUESTIONS & ANSWERS