

SUMMIT LAKE PAIUTE TRIBE **COLLECTIONS POLICY**

These policies and procedures were adopted by the Summit Lake Paiute Tribal Council by Resolution SL-11-2019 on April 20, 2019.

A. Household Debts Owed for Rental Assistance

1. When households or owners owe money to SLPT, SLPT will make every effort to collect it. SLPT will use a variety of collection tools to recover debts including, but not limited to, request a lump sum payment, payment arrangements, and reduction in Housing Rental Assistance to owner.
2. Households who owe money to SLPT due to the household's failure to report changes in income, regardless of when the misreporting occurred, will be required to repay the amount owed in a lump sum payment, payment arrangements, and/or a reduction in Housing Rental Assistance to owner.
3. If the household has not contacted or made arrangements to pay any money owed to SLPT; this will be considered a refusal to repay and SLPT may terminate the housing rental assistance.
4. If the household enters into a payment arrangement, payments must be made by the date specified in order to continue to receive housing rental assistance.

B. Household Debts owed for Rehabilitation Assistance

1. If the home is sold within five (5) years of the completion of the rehabilitation project the homeowner would be required to reimburse the tribe for the cost of the improvements made under the rehabilitation program. After five (5) years the grant is no longer required to be repaid.
2. All eligible applicants selected to participate in the Summit Lake Paiute Tribe's rehabilitation program shall sign a Useful Life and Binding Agreement with the Summit Lake Paiute Tribe.
3. The Summit Lake Paiute Tribe will place a lien for the total grant amount on the home for five years after the completion of the rehabilitation projects. Upon sales of the home within this five-year period the grant would be required to be repaid in full. After the five years the Summit Lake Paiute Tribe will remove the Lien on the rehabilitated privately-owned home.

C. Household Debts owed for Down Payment and Closing Cost Assistance

1. There shall be no monthly repayment or interest associated with SLPT's Down Payment & Closing Cost Assistance Program loans. A ten percent (10%) of the original down payment & closing costs assistance loan amount will be forgiven on each annual or monthly anniversary of the loan. At the end of the ten years the loan balance will be forgiven in full.
2. If the property is sold or the title is otherwise transferred and ceases to be the borrower's primary residence, the unforgiven portion of the loan will be due and payable to the Summit Lake Paiute Tribe Housing Dept.
3. Resale Restriction documentation for the Down Payment & Closing Costs Assistance Program shall include resale restrictions and an option to purchase granted to SLPT. If, at any time during the first 10 years of the forgivable loan term, the owner sells or transfers title to the home, the owner must repay the SLPT any balance due.

D. Writing Off Debts

1. The debtor's whereabouts are unknown and the debt is more than six (6) months old.
2. The debtor is deceased.
3. The debtor is confined to an institution indefinitely.

Any money owed to Summit Lake Paiute Tribe will automatically disqualify the applicant from receiving any future assistance until the debt owed is satisfied in full to a zero balance.