

## **Eligibility Policy and Application Snooker Lane Infrastructure Lots Program**

#### **Purpose**

The Suquamish Indian Tribe (Tribe) has identified a 5-acre parcel of land referred to as "Snooker Lane". The Snooker Lane infrastructure lots program (Program) is a housing development that contains 12 quarter acre (1/4) lots for a Suquamish Tribal Member to build a home and enter into a Residential Lease of Tribal Owned Land approved by the Bureau of Indian Affairs (BIA). The Tribe recognizes that there are Tribal Members that do not meet the income restrictions for the low-income tribal housing programs and would greatly benefit being able to build a home on tribally owned trust land that has accessibility to Ready-To-Build Infrastructure with utilities, including Electric, Sewer, and Water. The Tribe is providing the initial infrastructure that include roads, sidewalks, water, sewer, IT, and electrical connections to the entry of each lot. Infrastructure from the road connection to the building structure(s) will be the responsibility of the Lessee. Based upon the Qualifying Criteria, the lots will be allocated to Tribal Members that can obtain a home loan or provide proof of cash on hand for construction or purchase of a manufactured home.

#### **Eligibility**

- Applicant must be an enrolled Suquamish Tribal Member 18 years of age or older;
- The Applicant and/or their household member must have proof of income.
- Neither the Applicant nor any member of their household is subject to an existing order of Exclusion issued by the Suquamish Tribal Court;
- Neither the Applicant nor any member of the Applicant's household has committed a crime for which the individual must register as a sex offender.
- Applicant must provide a Pre-Approval Letter from a certified bank/lender, that includes the
  maximum amount the Applicant is eligible to borrow to build a home or purchase a
  manufactured/modular home at the time they submit their application to Suquamish DCD If
  member is planning a cash build, proof of cash in hand must be submitted with the application.

#### Criteria

Upon allocation of a Snooker Lane lot the member and member household must agree to:

- Enter into a Residential Lease of Tribal Owned Land for their designated lot, that must be approved by the BIA upon lot assignment.
- Agree their designated lot will become their primary residence upon the completion of construction and the home is occupancy ready.
  - Primary residence is defined as where the Applicant and their household member(s) reside and spend the majority of their time.
- Abide by all applicable Suquamish Tribal laws, and federal laws.



- Agree that all construction on their designated lot will be done in accordance with the most current Uniform Building Code.
- Agree to a maximum of structures per lot, which is limited to: one dwelling, one detached garage and one shed.
- The household must agree to not operate a business out of the home without Tribal Council approval.
- Household must agree to not rent or sublease home or lot without Tribal Council approval.

## Plan Approval

House designs must be submitted to the Department of Community Development (DCD).

- DCD and allocated member will submit plans to Engineering Firm for development of site plan to include land grading, utility connections (water, sewer, electrical), and lot drainage are sufficient for the size and structure(s) being placed on the lot.
- Placement of structure(s) meet the buffer zone requirements to ensure structures are within the designated lot lines.

#### Manufactured/Modular Homes

The Applicant will be responsible for all costs and fees associated with placement and transport of a manufactured/modular home. The selected home must be new or less than 2 years old.

#### **Contractors**

All work related to the utilities and construction of the dwelling structure and out-buildings must be completed by licensed, bonded, and insured contractors and sub-contractors. Tribal Council approval required for any self-builds.

#### **Structures**

Each lot will be allowed one dwelling structure, one detached garage, and one shed.

- All structures must maintain buffer zones within the property lot lines. See section regarding Buffer Zones below.
- Dwelling structures and detached garages will be fixed to the land by a foundation. Manufactured/ Modular homes will require concrete runners and tie downs.
- Ineligible structure types: Tiny homes, recreation vehicles, travel trailers, tents, yurts, modular/manufactured home more than two years old, and/or any other non -permanent structures are ineligible. Plan designs for these types of structures will be denied.

#### **Permits**

DCD will work with the lending institution, contractor, and Applicant regarding necessary building and construction permits. The Tribe will issue building and construction permits as needed at no cost to the Applicant.



#### **Buffer Zone**

Structures, specifically, dwelling unit and detached garage must maintain a buffer within the property lines. The minimum buffer is 7 feet from the side property lines, 25 feet from the front property line, and 15 feet from the back property line. Design plans submitted that do not include the minimum buffer zone will not be approved.

#### Utilities

The Applicant will be responsible for all costs and fees associated to trench and connect utilities from the driveway stub to the structure(s) during construction. The Applicant will be responsible for all future upkeep and maintenance of utilities within their lot's property lines. Additionally, the Applicant is responsible for the following utility obligations:

- Monthly water and sewer payments to the Tribe for use of the Tribe's water and sewer utility systems. Utility rates will be set once connection to the main water and sewer system have been completed and inspected. The rates may be subject to change depending on usage and availability. Utility billing for water and sewer will begin on the first day of the following month after the connections are complete, even if the Applicant is not residing on the premises.
- Obtaining and paying for all other utilities directly to the utility service providers, such as: internet, garbage services, power, gas, propane, where applicable.

#### **Inspections**

DCD staff or their contracted vendor will provide construction/building inspection assistance. The Applicant should follow inspection requirements as set forth by the lending institution. In most instances, inspections will be provided by:

- DCD staff or their designated contractor will complete point-in-time inspections, inspections of connections for water and sewer.
- Puget Sound Energy must perform inspection from the mainline power stub at driveway to the structure.
- Washington State L & I will perform the residential electrical inspection.
- Plumbing inspections to be completed by a plumbing vendor.
- DCD designated staff / designated contractor will conduct a final inspection and provide a Certificate of Occupancy.

#### **Application Process**

Applicants interested in applying for one of the lots in this Program must submit a completed application and Pre-Approval Letter to the DCD/ Suquamish Housing Program (SHP).

- DCD will maintain a list of completed applications in order of receipt.
- To be considered eligible for consideration for the Program, the Applicant and all proposed household members must cooperate with SHP and provide all information required and



- requested by SHP. This includes submitting to a background check to determine the Applicant and proposed household members are eligible to participate in the Program.
- Applicants and proposed household members must sign release forms to enable SHP to request income verification, credit history review, and other necessary verification information from third parties.

#### **Selection Process**

- The selection process is first-come-first serve based on a completed application and preapproval letter.
  - o In the event, eligible applications received exceed the number of lots available assignments will be completed by random selection.

## **Applicant Ineligibility and Notification**

• Applicants will be deemed ineligible for the Program if the Applicant does not meet the eligibility criteria enumerated in this Program policy and or knowingly providing false information to SHP.

#### **Down Payment Assistance Program**

The Tribe has provided all the infrastructure for this development, giving an estimated cost savings of \$230,000 per lot of roads and utilities conduit. As such, for this Program an eligible Applicant allocated a lot may apply for Down Payment Assistance up to 10% of the closing costs not to exceed \$20,000 of assistance. Applications are available at SHP.



## SNOOKER LANE INFRASTRUCTURE LOT APPLICATION

Applicant's Name:	DOB:					
Are you an enrolled member of the Suquamish Indian Tribe? [ ] Yes [ ] No						
Married:□ Partner:□ Single:□						
Rent or Own Current Residence:	Monthly Mortgage/Rent Payment: \$					
How Long Have You Rented/ Lived at your (	Current Residence: Years Months					
If allocated a lot, will you be selling the hon	ne you own?					
Current Home Address:						
City State	Zip					
Phone number:						
Email Address:						
Employer:						
Job Title:	Hire Date:					
Employer:						
Job Title:	Hire Date:					
Household Monthly Gross Income: \$						



Additional Monthly Income and Source (i.e. Per Capita, 2 <sup>nd</sup> Job, Social Security):					
\$					
Cash on hand: \$					
Applicant's Signature:	Date:				
P. A. H. W. Com London					
• • • • • • • • • • • • • • • • • • • •	Institution Required or proof of cash on hand for to be considered complete.				
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quamish Housing to complete.					
quamish Housing to complete. te Application Received:					



# RELEASE AUTHORIZATION SNOOKER LANE INFRASTRUCTURE PROGRAM

I	, authorize the release of information about my:					
•	Income verification	<u> </u>		•		
•	Credit Review					
•	Lending/Financial Institution					
•	Contractor, Sub-Contractors, a	and vendors				
•	Criminal Background Check	and venders				
	Criminal Background Check					
	mish Housing Program to verify	my eligibility fo	r the progra	m, this authorization is valid for		
two years fol	lowing the date of my signature.					
	**All proposed household membe	er 18 years of age	or older mus	t sing this form**		
X						
Signature			Date			
8						
Name (Plea	se print)			-		
X						
Signature			Date			
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Name (Plea	se print)					
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2151141410			Date			
Name (Plea	se print)			_		



## **ACTIVE FAMILY REPORT**

Name (First, middle initial, last)	Relationship to head of household	Sex (m/f)	Age	Social Security Number