



The mission of the Karuk Tribe Housing Authority is to *acquire and maintain assets. KTHA will strive to alleviate the acute shortage of decent, safe and sanitary dwellings for Native American persons of low and moderate income. KTHA will promote and sustain the culture, education, language, health, welfare, self-sufficiency, and economic independence of its residents. Affordable housing services shall include rental, home ownership, and model programs*

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Karuk Tribe Housing Authority

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Karuk Tribe Housing Authority



*Serving Siskiyou and
Humboldt Counties*



Low Income Rental Program: Rental homes/apartments are available within the KTHA communities of Yreka, Happy Camp and Orleans. The single family homes range from 1-5 bedrooms and the Yreka community apartments range from 2-4 bedrooms. Rent is based on household's total income amount.

Elder Rental Program: Rental homes/apartments are available within the KTHA communities of Yreka, Happy Camp and Orleans. Head of Household must be a Karuk Tribal Member Elder (62+). Rent is based on household's total income. KTHA pays all utilities except phone and cable/satellite services.

Emergency Rental Program: This program provides temporary homes for homeless Karuk Tribal members. These homes are furnished and provide 6 months temporary housing. Rent is based on household's total income. The participant will be responsible for all utilities excluding water, sewer and garbage.

Student Rent Voucher Program: This program is designed to subsidize rental payments for income eligible Karuk Tribal members while attending college or vocational school full-time (12 units). Assistance is based on household's total income. Assistance is provided for a 10 month period (August-May) up to the maximum per school year of \$5,000, whichever comes first, with applications due annually on July 31st, applications received after the deadline are evaluated for partial year assistance.

Elder/Temporary Voucher Programs: This program is designed to subsidize rental payments for Karuk Tribal Members who live in non-KTHA owned units within the KTHA Service Area (Siskiyou and Humboldt Counties), and are Elders (at least 62) or Disabled. Assistance is based on household's total income. Karuk Tribal Members who are not an Elder or Disabled, must submit a written request for Temporary Rental assistance (three to six months).

Home Replacement Program: This program provides a one-time grant to Karuk Tribal Members who are Elders (at least 62) or Disabled, whose income is not more than 50% of median income limits, for the replacement of a substandard home. The applicant must own the land where the home is being placed or be able to obtain a long term lease and must be located within the KTHA Service Area. Title to the property must have a clear title and be free of any liens or encumbrances.

Home Rehabilitation & Weatherization Grant/Loan Program: This program provides assistance to Karuk Tribal Members who own a single family dwelling, that is their primary residence, in need of repairs and improvements for *health and safety hazards* in the home. Eligibility is based on household's total income. Grants are available for those at or below 50% of median income levels. Elder (62+) applicants must apply for the USDA Rural Development Section 504 grant prior to receiving approval so this grant may be combined with the Section 504 grant. Low interest loans are also available for those whose income is over 50%, but not more than 100% of median income limits.

First-Time Homebuyer Loans: This program is designed to assist income eligible Karuk Tribal Members, who reside within the KTHA Service Area (Siskiyou and Humboldt Counties) and are first time homebuyers with the purchase of a single family residence. Interest rates will vary depending on income levels from 2-4%. Applicants must be unable to obtain traditional financing (HUD 184, USDA, Private Bank, etc.).

Down Payment Assistance: This program provides down payment assistance grants to income eligible Karuk Tribal Member homebuyers for the purchase of a single family home. The grant is for homebuyers who secure financing for a home loan, who otherwise would not qualify due to the lack of sufficient down payment funds. The property must be located within the KTHA Service Area. The grant amount is 20% of the loan amount, not to exceed a maximum amount of \$20,000.

Mortgage Relief/Conventional Loan Buydown: This program provides a one-time grant to income eligible Karuk Tribal Member homebuyers, who are within the first 5 years of their loan, to buy down the principle of a conventional home loan obtained to purchase a single-family home, in standard condition. The purpose of this grant is to enable homebuyers to refinance and/or reduce the monthly payment amount of an existing non-KTHA home loan if they are experiencing financial hardship. The grant amount is 20% of the home value, not to exceed a maximum of \$10,000.

