



COQUILLE INDIAN HOUSING AUTHORITY

ADMISSIONS & OCCUPANCY POLICY

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GLOSSARY OF TERMS

AAA Policy: Adverse Action Appeals policy.

Adjusted Income: Gross annual income less allowable deductions. Annual income is described in 24 CFR Part 5, Subpart F.

Child care Expenses: Amounts anticipated to be paid by the family for the care of children under thirteen years of age during the period for which annual income is computed, which enables the member(s) to be gainfully employed or to further their education. The deduction cannot exceed the amount received from such employment.

CIHA: Coquille Indian Housing Authority.

Dependent: A member of the family household (excluding foster children) other than the family head or spouse, who is under eighteen years of age, a disabled person, or full-time student.

Disabled Person: A person having a physical or mental impairment, as defined in Section 223 of the Social Security Act or in Section 102 of the Development Disabilities Assistance and Bill of Rights Act of 2000 that:

- A. Is expected to be long, continued, or of indefinite duration, and
- B. Substantially impedes the person's ability to live independently.

Displaced Person: A person who is displaced by governmental action, or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized under federal disaster relief laws.

Elderly Family: A family whose head or spouse (or sole member) is an elderly or disabled person. It may include two or more elderly or disabled persons living together, or one or more of these persons living with one or more live-in aides.

Elderly Person: A person who is at least sixty-two years of age.

Essential Person: CIHA will determine who is essential on a case-by-case basis; for example: health, education, public safety, etc.

Family: Includes, in addition to the definition in Section 2, an elderly family or a single person as defined in this part, the remaining member of a participant family, and a displaced person.

Full-time Student: A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational

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institution includes a vocational school with a diploma or certificate program, as well as an institution offering a college degree.

HGOA: Home Grant and Occupancy Agreement.

Home: A dwelling unit covered by a Lease or HomeGO Agreement.

HomeGO: Home Grant and Occupancy homebuyer program.

Homebuyer: The member or members of a low-income family who have executed a HomeGO Agreement with the Housing Authority and have not yet achieved homeownership.

Indian: A person who is a member of an Indian tribe.

Live-in Aide: A person who resides with an elderly or disabled person or persons and who (a) is determined by CIHA to be essential to the care and wellbeing of the person(s); (b) is not obligated for support of the person(s); and (c) would not be living in the unit except to provide necessary supportive services. A relative may qualify as a live-in aide if all of these conditions are met. An elderly or disabled person needing the live-in aide does not have to be the head, spouse, or sole member of the family. Therefore, it is not necessary to qualify as an elderly family in order to have a live-in aide. A live-in aide does not qualify for continued occupancy as a remaining family member.

Net Family Assets: Includes net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interest in Indian trust land. The value of necessary items of personal property such as furniture and automobiles shall be excluded. (In case where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust.) Any income distributed from the trust fund shall be counted when determining Annual Income. In determining Net Family Assets, CIHA shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application, as applicable, in excess of the consideration receives important consideration not measurable in dollar terms. For further information about net family assets, see 24 CFR 5.603.

Successor: A person who succeeds to a former homebuyer's rights and responsibilities under a HomeGO Agreement.

Definitions of other terms used in this Policy can be found at 24 CFR 1000.10 and 24 CFR Part 5.

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SECTION 1: PURPOSE

This Admissions and Occupancy Policy of the Coquille Indian Housing Authority (CIHA) provides direction to staff for admission of applicants into the housing program and for administering the requirements governing their occupancy. Staff will encourage and accept applications from all interested parties. After determining eligibility, staff will maintain waiting lists of potential renters and homebuyer applicants according to the pertinent selection criteria as outlined in this Policy. These waiting lists will be used by staff in selecting tenants and homebuyers.

The Board of Commissioners and staff will comply with all applicable regulations of the U.S. Department of Housing and Urban Development (HUD). These policies will be updated as needed to assure consistency with those regulations.

Under the provisions of the Indian Civil Rights Act, all persons involved in this program are assured due process and equal treatment.

In accordance with Section 504 of the Rehabilitation Act of 1973, as amended (29 USC § 794), no otherwise qualified individual with disabilities shall solely by reason of their disability, be excluded from participation in, be denied the benefits of, or be subject to discrimination under this program.

SECTION 2: APPLICATIONS & ELIGIBILITY

ALL PROGRAMS ARE OPERATED TO FIRST SERVE THE NEEDS OF MEMBERS OF THE COQUILLE INDIAN TRIBE, THEN OTHER INDIANS. THE HOMEGO HOMEBUYER PROGRAM IS AVAILABLE ONLY FOR THE BENEFIT OF MEMBERS OF THE COQUILLE INDIAN TRIBE. All interested persons are to be encouraged to submit applications. They are to be advised that financially assisted housing units are assigned using the Selection Preferences set forth in this Policy. If all preferences are equal, the earliest application date will control. They also must be informed that if they need assistance in completing the application, staff are available to assist them. Families must submit a full and complete application, including authorizations, before they can be determined eligible or placed on a waiting list. The staff member receiving the application will also place their initials next to the date stamped on the application.

Staff will design the application form to gather enough information to allow a full assessment of the family's eligibility, consistent with federal and Housing Authority requirements that apply at the time of submission.

The following eligibility requirements must be met prior to persons being selected into the program:

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- A. They must be an Indian family. The Indian Self-Determination and Education Assistance Act defines “Indian” to mean a person who is a member of an Indian tribe and defines “Indian tribe” to mean any Indian tribe, band, nation, or other organized group or community, including any Alaska Native village or regional or village corporation as defined or established pursuant to the Alaska Native Claims Settlement Act, which is recognized as eligible for the special programs and services provided by the United States to Indians because of their status as Indians. At least one member of the family must be Indian. This must be verified by a family member submitting a copy of a BIA Certificate of Degree of Indian or Alaska Native Blood (CDIB), enrollment verification, or a Tribal Enrollment Card.
- B. Family means two or more persons related by blood, marriage, or adoption, or who have evidenced a stable family relationship by living regularly together in the same dwelling unit for at least six months, or who have a child in common, and includes families consisting of a single disabled person, a person displaced by governmental action, and the remaining member of a participant family. Also, a single person living alone may be a family.
- C. A non-Indian family may receive housing assistance from CIHA if the non-Indian family’s housing needs cannot be reasonably met without such assistance and CIHA determines that the presence of that family within the CIHA community is essential to the well-being of Indian families, except that non-Indian families residing in housing assisted under the 1937 Act do not have to meet these requirements for continued occupancy.
- D. The applicant family must have an annual income at, or below, income limits established and approved by HUD (See Appendix A: Income Limits). Exceptions may only be made by the Executive Director from waiting lists and consistent with E, below.
- E. No more than ten percent of the annual Indian Housing Block Grant may be used to assist families with incomes that fall between eighty percent and one hundred percent of the median income.
- F. A homebuyer applicant’s household income must be high enough so the combined total costs of:
 - 1) The required homebuyer payment,
 - 2) The current Payment in Lieu of Taxes (PILOT) fee to cover CIHA’s cost of operations,
 - 3) The estimated cost of utilities, and
 - 4) Routine and non-routine maintenance expenses for the life of the HomeGO Agreement (currently estimated at \$250/month) do not exceed thirty percent of adjusted household income. In rare circumstances, and only with documented additional evaluation by staff, may an applicant family be selected if these projected housing costs exceed thirty percent. The family must present evidence that it can and will pay the PILOT fee and

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meet its other obligations under the HomeGO Agreement. Staff will consider demonstrated family history and individual family circumstances which would make it reasonable for them to assume that the family would be able to fully meet the obligations of homebuying, such as:

- a. Documented family income from sources that are not counted towards computation of adjusted monthly income.
- b. The family's ability to supplement income by providing its own foods, fuel, or other necessities.
- c. The family's previous monthly housing payment record and utility payment records showing payments made in excess of the projected monthly housing cost.

If selected, the family will be required to sign a statement verifying that they are aware that they are below income and that they feel they are able to meet and maintain the payment calculated by staff and estimated long-term maintenance expenses (currently \$250/month). The family may be required to participate in additional financial management training.

- G. For an applicant to be financially eligible for HomeGO, they must also demonstrate the ability to maintain at least their present level of income. This will be verified by staff and may be satisfied by a written statement from the potential homebuyer's employer. If it is not feasible to determine income potential from an employer, this verification may come from photocopies of the applicant's income tax returns for the previous three years. These income tax returns will be kept in a file and new ones must be submitted each year thereafter until the applicant begins participation in the HomeGO program. Failure to provide CIHA with this information will result in the applicant being dropped from the homebuyer waiting list.
- H. For a family to be eligible for admission to the Low Rent housing program, they must be willing and able to meet all contractual obligations of the lease.
- I. To be admitted, a single pregnant woman must have an income at or below the income limit for one person. In establishing the appropriate space standards, staff must consider the size of the household with the unborn child included. However, the single pregnant woman would not be entitled to the benefit of the \$480 dependent allowance until after the birth of the child.
- J. Eligibility of single persons in the process of adopting an individual under age eighteen is to be determined identically to a single pregnant woman; but persons in the process of securing legal custody through other means must provide evidence of a reasonable likelihood of success to be admitted to occupancy prior to obtaining custody. This determination of reasonable likelihood of success will be made at the time an offer of a unit is to be made to an individual. If at that time it is determined that there is not a reasonable likelihood of

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success, then that individual nonetheless shall be allowed to retain their place on the waiting list, with any preference for which they remain eligible and with their original date and time of application until custody is secured. At that time, the individual will be offered an appropriate unit in accordance with their position on the waiting list.

- K. To remain on the waiting list, applicants must inform staff in writing of any changes in income, as they occur. Staff will reassess the eligibility of the applicant based on any change of income and ensure that the applicant meets all eligibility requirements for admission. Should an applicant become ineligible based on a change in income, staff will notify the applicant in writing that they no longer qualify for admission into the program. In addition to income changes, disqualification may also be caused by program and policy changes. In cases where annual income is seasonal or sporadic, a three-year average of income will be used for the family member whose income cannot otherwise be determined.
- L. All applicants must have a satisfactory credit, use, and maintenance history.
- 1) Credit history will be verified by one or all of these sources:
 - a. A credit reporting agency;
 - b. Two or more landlord references detailing rental payment history;
 - c. All credit references provided by the applicant's adult household members; or
 - d. Other assisted housing providers.
 - 2) Use and maintenance history will be documented by two or more landlord references detailing history of any unit damage.

If negative references on either the credit or use/maintenance history are obtained, staff will notify the applicant in writing of the negative items found. The applicant will be afforded an opportunity to respond in writing on any negative information derived from any source. The response will be taken into consideration in determining the applicant's eligibility.

Lack of credit or use/maintenance history (as opposed to a poor history) is not sufficient justification to reject an applicant. Staff will take into consideration the time, nature, and extent of the past occurrences and the reasonable probability of future favorable performance by the applicant. Staff will not charge applicants for the costs involved in the application.

- M. Applicant information will be verified as soon as possible after submission of an application. However, if CIHA has a long waiting list, staff may do an initial assessment of a family's eligibility and suitability at the time of application and wait to do a more complete evaluation until shortly before admission. By doing this, staff will avoid the time and expense involved

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in evaluating applicants who may withdraw from the waiting lists before their names can be reached.

- N. To be eligible, applicants must disclose and verify Social Security numbers for all family members over the age of six years, per 24 CFR Part 5 Subpart B.
- O. An applicant must terminate other assisted unit agreements before they will be allowed to execute a Lease Agreement with CIHA.

Ineligibility

Applicants may also be determined to be ineligible for one or more of the following:

- Having a history of habits and practices that may be expected to have a detrimental effect on other residents or on the housing project; such as a history of disturbing the neighbors, destroying property, or living or housekeeping habits which would affect adversely the health, safety, or welfare of other residents. This evaluation will also include the applicant's history of criminal activity, especially drug related or violent crimes. Staff may consider an applicant's arrest record but will be careful about making a determination based solely on an arrest record if no conviction followed. A criminal record will not automatically exclude an applicant from consideration and staff will determine whether the person would be a suitable resident;
- Failing to repay previous debts owed to any Housing Authority or other HUD program, landlord, or utility company;
- Committing fraud in connection with any HUD program, or failing to disclose previously committed fraud in connection with any HUD program;
- Providing false information on the application;
- Not cooperating (refusing or failing to complete required forms or to supply requested information); and/or
- Appearing on HUD's List of Suspensions, Debarments, and Limited Denials of Participation.

Families who have applied for housing, and who, for any reason, have been determined to be ineligible will be notified by staff in writing, stating the reasons for their ineligibility. The notification shall inform the applicant that they may request an Adverse Actions Appeal review of the decision to deny eligibility if the applicant believes the action taken by CIHA is taken in error, or if they believe the information that the denial is based on is incorrect. The applicant shall be informed that the review must be requested, in writing, within ten days of receipt of the

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notification and that the request must explain why the applicant believes the decision was made in error. An informal review shall be conducted by a CIHA staff member who did not make the decision to deny eligibility. Results of the informal review shall be provided to the applicant within ten working days of their request for a review. All information related to the rejection of an applicant family, except for information required to be held separately, must be documented and placed in the applicant family's file for future reference.

Confidentiality

In all existing housing programs, families are required to reveal personal information about themselves and their finances that most citizens are allowed to keep private, and usually choose to keep private. In many ways housing residents become vulnerable to harm through others' gossip and ridicule if information about them is not kept confidential by staff. They do not give up their right to privacy simply because they are participating in a Housing Authority program. Staff will respect applicants and residents by keeping all information about them in strictest confidence, using it only when necessary in their work. Violation of confidentiality is grounds for immediate dismissal of the offending staff member.

SECTION 3: WAITING LIST

A. General - Staff will maintain waiting lists of eligible Coquille Indian Tribal Members and of other eligible applicants for rental and homebuyer housing. Staff will take into consideration the following factors prior to placing an applicant family on the waiting list (see Selection Preference Scoring):

- 1) Number of family members,
- 2) Determination of bedrooms needed, and
- 3) Determination of need for an accessible unit.

Staff will place the applicant family on the waiting list for the applicable program, number of bedrooms needed, and accessibility features needed. The need for an accessible unit will be determined by information derived from the application. Staff will not determine the need for an accessible unit based solely on visual contact with the applicant. Staff will consider other applicable factors such as selection and placement of the applicant family on the waiting list.

B. Eligible applicants - For each applicant found to be eligible for admission, staff will establish a file containing at least the following material:

- 1) Application,
- 2) Verification documents,

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- 3) Copies of staff's Notification of Eligibility, and
- 4) All correspondence and memoranda regarding the applicant.

C. Managing Waiting Lists - Staff will update waiting lists at least annually. Each applicant will be contacted to update their application, and staff will reaffirm the applicant's eligibility, interest, and need for housing.

SECTION 4: SELECTION OF FAMILIES

Family selection will be made by staff from the top of the waiting lists of eligible applicants. The rating of each applicant will be done at the time of application and may be revised whenever family circumstances change. In selecting participants for the program, staff will take into consideration the following factors:

- A. Selection Preferences: First preference shall be given to Coquille Indian Tribal members and then other eligible Indian applicants. An applicant qualifies for a Selection Preference if:
 - 1) The applicant has been involuntarily displaced and is not living in standard, permanent replacement housing, or within no more than six months from the date of certification or verification, the applicant will be displaced (as defined in 24 CFR Part 5.420);
 - 2) The applicant is living in substandard housing (as defined in 24 CFR Part 5.425);
 - 3) The applicant is paying more than fifty percent of family income for rent (as defined in 24 CFR Part 5.430);
 - 4) The applicant family lives with the five-county service area;
 - 5) The applicant family is elderly (as defined in 24 CFR 5.100); or
 - 6) The applicant family has one or more dependents (as defined in 24 CFR 5.603).

Preference standards are listed in Appendix B.

Staff will inform all applicants of the availability of Selection Preferences and will give all applicants an opportunity to provide verification that they qualify for a Selection Preference. Staff will verify information provided by the applicant and will determine if the applicant qualifies for a Selection Preference. Once a determination is made, staff will notify the applicant of the determination.

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Staff may provide for circumstances in which applicants who do not qualify for a Selection Preference are admitted before applicants who are so qualified. Certain applicants may be selected for housing using these criteria:

- Attending college on a full-time basis,
 - Needing emergency housing, or
 - Having other unique circumstances.
- B. An applicant will be offered no more than two homes. The applicant has the option of rejecting the first home and awaiting notification of the second available home. Should the applicant reject the second home, the applicant will be placed at the bottom of the waiting list and the date and time of rejection of the second available home will apply to their application. The applicant will not qualify for Selection Preferences when placed back on the bottom of the waiting list.
- C. Prior to admission, a HomeGO applicant must attend mandatory training sessions that describe their obligations and be willing and able to make the required HomeGO contribution.

SECTION 5: USE OF THE HOME

- A. Tenants, homebuyers, and the Housing Authority are jointly responsible to the Tribe and future generations for ensuring that the homes are used properly and well maintained.
- B. It is the responsibility of each resident to show respect for the housing program by keeping their unit and grounds in a decent, safe, and sanitary condition at all times.
- C. When the need for maintenance arises, tenants are expected to inform the Housing Authority promptly and homebuyers are expected to perform necessary maintenance in a timely manner.
- D. Instances of serious abuse or misuse of the home, or failure by a homebuyer to provide basic routine or non-routine maintenance are causes for termination from the housing program.
- E. A condition for selection is that the family agrees to use the home as their principal residence during the term of the Lease or HomeGO Agreement for at least nine months of the year. Ownership or use of a residence other than the Housing Authority's home could disqualify a family from the program. However, there are two situations that do not violate the principal residence requirement:
- 1) Use of a secondary home that is necessary for the family's livelihood or for cultural preservation, or

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- 2) A homebuyer family's temporary absence from their home, and related sublease of the home, if for reasons and time periods prescribed in the Sublease Section of this Policy.
- F. A resident may request prior approval from the Executive Director to operate a small business in their unit. The Executive Director may consider such request when the resident provides the following assurances and meets the following conditions:
- 1) The unit will remain the resident's principal place of residence,
 - 2) The business activity will not disrupt the basic residential nature of the housing site or disturb others and is within all CIHA policies,
 - 3) The business will not require permanent structural changes to the unit that will adversely affect a future resident's use of the unit, and
 - 4) After the first six months of operation, the business must be profitable as verified by CIHA during family recertification.

CIHA may rescind approval if these conditions are not met.

SECTION 6: INCOME

- A. Annual income is the anticipated total income from all sources received by the family head and spouse (even if temporarily absent) and by each additional member of the family age eighteen and over. This includes all net income derived from assets for the twelve-month period following the effective date of the initial determination or recertification of income. HUD may allow certain types of income to be excluded, such as some per capita payments, and staff is to make all allowable exclusions. Annual income is defined at 24 CFR 5.609.
- B. Income includes, but is not limited to the following:
- 1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commission fees, tips and bonuses, and other compensation for personal services for all household members.
 - 2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness cannot be used as deductions in determining net income. An allowance of depreciation of assets used in a business or profession may be deducted, based on a straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawals of cash or assets from the operation of a business or profession will be included as income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.

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- 3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness cannot be used as a deduction in determining net income. An allowance for depreciation is permitted only as authorized in the preceding paragraph. The costs that would be incurred in disposing of the assets will be excluded from the income. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is a reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income will include the greater of the actual income derived from all net family assets, or a percentage of the value of such assets based on the current passbook savings rates determined by the Federal Deposit Insurance Corporation (FDIC).
- 4) The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including a lump sum payment or the prospective monthly amounts for the delayed start of a periodic payment.
- 5) Payments in lieu of earnings such as unemployment and disability compensation, worker's compensation and severance pay. An exception to this is stated in C(3), below.
- 6) Periodic and determinable allowances such as alimony and child support payments and regular contributions or gifts received from persons not residing in the unit.
- 7) All regular pay, special pay, and allowances of a member of the Armed Forces.
- 8) Any earned income tax credit to the extent that it exceeds income tax liability.

C. The following are excluded from annual family income:

- 1) Income from employment of children (including foster children) under the age of eighteen.
- 2) Payments received for the care of foster children.
- 3) Lump sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and workers compensation), capital gains, and settlement for personal or property losses.
- 4) Amounts received by the family that are specifically for or in reimbursement of the cost of medical expenses for any family member.
- 5) The income of a live-in aide.

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- 6) Amounts of educational scholarships paid directly to a student or an educational institution and amounts paid by the government to a veteran for use in meeting the costs of tuition, fees, books, equipment, materials, supplies, transportation, and miscellaneous personal expenses of the student. Any amount of such scholarship or payment to a veteran not used for the above purposes that is available for subsistence is to be included as income.
- 7) Special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
- 8) Amounts received under training programs funded by HUD.
- 9) Amounts received by a disabled person that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency.
- 10) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program.
- 11) Temporary, non-recurring, or sporadic income, (including gifts).
- 12) Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance under the United States Housing Act of 1937. The types of income that are subject to such exclusion are defined in 24 CFR 5.609(c).

D. If it is not feasible to anticipate a level of income over a twelve-month period, the income anticipated for a shorter period may be annualized, subject to a redetermination at the end of the shorter period.

SECTION 7: CERTIFICATION AND RECERTIFICATION OF INCOME

Families will certify and staff will verify a selected family's composition, income, and earnings prior to initial occupancy and will annually recertify their income for the purpose of adjusting payments based on changes in income and earnings.

- A. In verifying and certifying income for eligibility or payments, appropriate authorizations for release of information must be obtained from all adult family members. Written consent must be provided to staff so information can be obtained from employers and from local, state, and federal agencies providing payments to families. Each family must furnish

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information about the amounts and sources of all income to the household and may be required to produce tax returns, paycheck stubs, and any other evidence of income.

- B. The purpose of annual recertification of income is to establish a fair share payment for the family based solely on their income. If, in the period between recertifications, circumstances result in the family receiving substantially less or substantially more income than that projected at the time of its previous recertification, an adjustment or interim recertification will be made. Adjustments will be made only after a thorough review of the household's income and will be made on a case-by-case basis.
- C. Residents are to report all changes in family composition, income, and assets as they occur.
- D. During any recertification or interim recertification, if a family reports that they have no income or an inadequate amount (such as unemployment), an interim recertification will be scheduled and completed every sixty days.
- E. At the time of each recertification, staff will determine if the family is eligible for any available CIHA emergency assistance program(s) and inform the family of the same.

SECTION 8: DEDUCTIONS

Deductions from a total family income will be made as follows:

- A. \$480 for each dependent,
- B. \$400 for an elderly family, and
- C. Medical expenses:
 - 1) For any elderly family, a medical deduction will be given for medical expenses which exceed three percent of their gross family income. Medical expenses are those medical expenses, including medical insurance premiums, which are anticipated during the period for which annual income is computed and that are not covered by insurance.
 - 2) Disability assistance expenses greater than or equal to three percent of annual income. An allowance for disability assistance expenses computed as provided in this section, plus an allowance for medical expenses, for any elderly family, which is equal to the family's medical expenses and that has disability assistance expenses that are less than three percent of annual income. An allowance for combined disability assistance expenses and medical expenses that is equal to the amount by which the sum of these expenses exceeds three percent of annual income.

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- D. Child care expenses of children under thirteen years of age where necessary to enable a family member to be gainfully employed or to further their education. The amount deducted cannot exceed the amount of income derived from such employment.
- E. Staff will also deduct excessive travel expenses, instead of the child care deduction, if they are greater than child care expenses, but not to exceed \$25 per week. This deduction may only be approved for employment or educational related travel. Staff may request the resident to maintain a mileage log or provide receipts to verify this deduction.
- F. Disability assistance expenses are reasonable expenses that are anticipated during the period for which annual income is computed for attendant care and auxiliary apparatus for a disabled family member. These must be determined to be necessary to enable a family member (including the disabled member) to be employed. In order to qualify under this provision these expenses may not be paid to a member of the family nor reimbursed from outside sources.

SECTION 9: REQUIRED MONTHLY PAYMENTS

A. Amount of required monthly payment

Each tenant will make a required monthly payment based on their household's annual income and the following factors:

- 1) Annual income minus any deductions (adjusted family income) and
- 2) Multiplying the adjusted family income by a maximum of thirty percent.

B. Each homebuyer will make a required monthly payment as established by the Home Grant and Occupancy Agreement.

The resident is required to pay actual utility costs directly to the utility companies, with the exception of utility costs contracted directly by CIHA.

Payments are due on the first day of the month and will be collected following the Collections and Evictions Policy.

SECTION 10: PROGRAM TRANSFERS

Voluntary transfer of residents within or between projects is allowed upon written approval of the Executive Director. The resident requesting a transfer must complete an application that will be approved based on the following criteria. Approved applications will be placed on a transfer waiting list. Priority on the list will be based on date and time of the transfer application.

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- A. Transfers must be based on overcrowding or underutilization of the unit, a change of the location of employment or a documented medical need for a transfer, including a disabled family's need to transfer to a unit which better accommodates their accessibility needs.
- B. In cases of overcrowding, staff will evaluate a homebuyer family's financial ability to enlarge its current unit. Transfers would only be authorized if staff has determined that the homebuyer family is financially incapable of remedying the overcrowded condition.
- C. The resident must have a good payment history and have all accounts current, including any payback agreements. Homebuyers must have been employed for one year.
- D. The current unit must have been used and maintained in an acceptable manner. If the above three criteria are met, an inspection will be conducted to determine the condition of the unit. If the unit meets standards for acceptable use and maintenance in the case of homebuyers, the applicant will be placed on the transfer waiting list.
- E. When a unit becomes available for the resident to transfer to, the applicant will be given a thirty-day notice to move-in to the new unit. At the time of the transfer, the move-out inspection must accurately reflect that the transfer applicant's unit does not require any damage repair or homebuyer maintenance to be performed by CIHA.
- F. In the case of homebuyer transfers the HomeGO Agreement will be adjusted to the purchase price of the new unit. The interest rate will be based on the homebuyer's previous purchase price schedule. The effective date of the Purchase Price Schedule will be the original date of the transferred homebuyer's initial occupancy. Homebuyers will therefore be given credit for their previous occupancy in the HomeGO Program.

SECTION 11: UNIT INSPECTIONS

Staff will inspect each home annually to ensure that it is used properly and maintained in good condition. The Executive Director will adopt inspection standards that are equal to or better than federal Section 8 Housing Quality Standards. They must be specific enough so a reasonable person can tell the difference between normal wear and tear and excessive use. Residents are obligated under this Policy to participate in pre-occupancy, annual, pre-move-out and final move-out inspections. Failure of a homebuyer to participate in the required inspections may result in termination of the HomeGO Agreement pursuant to this Policy.

- A. Pre-occupancy inspections: Prior to the move-in or no later than the date of occupancy, the resident and staff will conduct a pre-occupancy inspection to document the existing condition of the home. The pre-occupancy inspection will become part of the resident's file and will be used for future reference, should the resident or Housing Authority terminate the Lease or HomeGO Agreement.

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- B. Annual inspections: The resident and staff, will conduct an annual inspection (six months for new residents) of each home to ensure that it is being properly used and maintained. The annual inspection also documents the condition of the home for the resident's file and provides staff with a basis for providing guidance on home use or maintenance.
- C. Compliance inspections: Staff has the right and obligation to make inspections of a home at any time, with prior notification to the residents, if staff has reason to believe that part of the interior or exterior of the home is not maintained in a decent, safe, clean, and sanitary condition. Notification will be in writing giving the resident at least twenty-four hours' prior notice of the inspection.

An inspection may result in mandatory maintenance being required of a homebuyer on their unit. In this case, a plan of action will be developed between staff and the homebuyer listing specific maintenance actions needed and target dates. Staff will follow up with subsequent inspections on those dates to ensure necessary compliance by the homebuyer (see Section 12 Homebuyer Responsibility for Maintenance).

Staff may elect to perform inspections once every three years for homebuyers who meet their responsibility for maintaining the home in a decent, safe, and sanitary manner as determined by two years of annual inspections with no deficiencies. Staff will withdraw the three-year inspection and revert to annual inspections if staff finds that the homebuyer is not performing their responsibility for maintenance, based on an inspection and/or other information that reveals deficiencies.

- D. Pre-move-out inspections: The pre-move-out inspection is scheduled at the time the resident provides CIHA with thirty-day notice of intent to move-out and terminate their Lease or HomeGO Agreement. The pre-move-out inspection is conducted to provide the resident with guidance regarding maintenance items that are required to be repaired/replaced or cleaned prior to the Housing Authority regaining possession of the home.
- E. Final move-out inspection: The final move-out inspection documents the condition of the home at the time the Housing Authority regains possession of the home. Any items needing repair or replacement beyond normal wear and tear, or cleaning will be documented for the resident's file. Any charges for rehabilitation of the home will be made according to this Policy. All keys will be returned, or the resident will be charged for changing the lock.
- F. Termination inspections: Staff will perform an inspection of the premises whenever action is taken to terminate a Lease or HomeGO Agreement. The premises may be inspected prior to the resident moving out.

SECTION 12: HOMEBUYER RESPONSIBILITY FOR MAINTENANCE

The Housing Authority is responsible for providing maintenance for all rental units.

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The homebuyer shall be responsible for the routine and non-routine care and maintenance of the home, including all repairs and replacements (including repairs and replacements necessitated by damage from any cause). CIHA shall not be obligated to pay for or to provide any maintenance of the home other than the correction of issues expressly agreed upon in writing prior to execution of the HomeGO Agreement.

The Housing Authority and homebuyers are responsible to the Tribe and future generations for ensuring that the homes are well maintained. Instances of serious abuse or misuse of the home, or failure by the homebuyer to provide basic routine or non-routine maintenance are causes for termination. Costs will be charged to the homebuyer if work has to be performed by the Housing Authority. The procedures listed below will be followed when staff determines that the homebuyer has failed to perform the required maintenance:

- A. Immediately upon determination by staff that the homebuyer has failed to adequately perform maintenance, staff will require the homebuyer to agree to a specific, negotiated plan of action, including target dates, to cure the breach and to assure future compliance. The plan will state the specific maintenance work to be done within a reasonable time by the homebuyer or to be done by the Housing Authority and charged to the homebuyer. If the homebuyer does not agree to a plan to cure the default or if the homebuyer fails to carry out the plan as agreed, the HomeGO Agreement will be terminated.
- B. If staff determines that the condition of the property creates a hazard to the life, health, or safety of the occupants, or if there is an immediate risk of serious damage to the property if the condition is not corrected, the Housing Authority will complete the work. All associated costs will be charged to the homebuyer and must be paid in conformance with the Collections and Evictions policy.

Additions or structural changes to the home may be made only with prior written approval of the Executive Director. The Executive Director and the resident will ensure that such changes will not:

- Impair the value of the home, the surrounding homes, or the project, nor
- Impair the use of the home for residential purposes, nor violate code requirements as to design and construction.

SECTION 13: TENANT EDUCATION

Each resident is required to participate in and cooperate fully in all required pre- and post-occupancy education and training activities. Failure, without good cause, to participate in required tenant education and/or training sessions constitutes a breach of Lease and HomeGO Agreements.

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- A. Pre-occupancy instruction: The pre-occupancy instruction session takes place prior to execution of a Lease or HomeGO Agreement. This session informs the applicant of program requirements and procedures plus instructions on the proper use of appliances and equipment. Specifically, the Lease or HomeGO Agreement is reviewed, and staff will answer any questions to ensure that the resident recognizes and understands their responsibilities.
- B. Post-occupancy instruction: Post occupancy instruction includes one-on-one or group sessions on program requirements, use, maintenance, and budgeting.
- 1) Program education ensures that homebuyers are fully aware of their responsibilities under the HomeGO program. Staff will review program requirements with the resident as needed to address required corrective actions and answer any questions the homebuyer may have.
 - 2) Use and maintenance instruction, including guidance on the proper use of appliances and equipment, is provided to the tenant or homebuyer at their request and/or when it becomes evident that a resident is not using or maintaining their home properly. Homebuyer advice in maintenance includes, but is not limited to, HVAC, water heater, and plumbing repair, and window, sheet rock, carpet, and linoleum replacement.
 - 3) Budgeting advice is provided at the request of a resident or if an inadequate payment history becomes apparent. Budgeting instruction is intended to provide realistic budget advice within the resident's income and expenditures.

SECTION 14: PROGRAM VIOLATIONS

Program violations are not always intentional and may result from a lack of understanding of program requirements on the part of residents or staff. Other violations are a result of disregard or are intentional for a variety of reasons. Since it is not easy to tell the difference, it is important that violations be dealt with promptly and in a firm but fair manner. Staff will always provide equal treatment and due process and inform residents of their right to request review through the Adverse Action Appeals (AAA) process.

RESIDENTS COMMIT A PROGRAM VIOLATION BY:

- Failing to submit requested verifications in a timely manner,
- Failing to provide verification of Social Security numbers,
- Failing to complete recertifications,

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- Failing to report changes in income and/or assets of household members in a timely manner,
- Vacating the unit in violation of the Lease or HomeGO Agreement,
- Failing to keep utilities in service to the unit,
- Failing to use or maintain the home and/or property as required,
- Conducting themselves personally in a manner that is disruptive of their neighbors' right to "quiet enjoyment" of their homes, or
- non-payment or other violations of the Lease or HomeGO Agreement.

RESIDENTS COMMIT A CRIMINAL VIOLATION BY ACTIONS SUCH AS THE FOLLOWING:

- Knowingly omitting income or assets of self or household members,
- Knowingly under-reporting income or assets of self or household members,
- Transferring income or assets to obtain or retain false eligibility,
- Overstating deductions, allowances, or expenses,
- Using a false identity or false Social Security number,
- Using false documents,
- Falsifying the number of household members,
- Intentionally damaging or vandalizing the dwelling.

If a resident commits a program violation, staff will notify the resident of the violation in writing. The resident will also be offered an opportunity for review as provided in the AAA policy and a jointly agreed workout plan may be developed to correct the violation. Staff may also provide instruction to prevent further violations. If corrections are not forthcoming, termination from the program will result.

Any cases in which evidence indicates a fraudulent criminal violation has occurred will be referred for criminal prosecution.

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SECTION 15: TERMINATION

The resident is responsible to provide staff with thirty days' written notice of their intent to terminate the Lease or HomeGO Agreement. Upon receipt of the notice, staff will schedule a pre-move-out inspection which will allow the resident to provide needed repairs or replacements, if any, prior to vacating the unit.

If a resident vacates a home without notice to staff, the resident will remain subject to the obligations of the Lease or HomeGO Agreement. This includes the obligation to make monthly payments until staff can terminate the Lease or HomeGO Agreement in writing. Notice from the Housing Authority to terminate the Lease or HomeGO Agreement will be communicated to the extent feasible.

Staff will terminate the agreement of any homebuyer who has committed the following:

- Breached their HomeGO Agreement,
- Breached any section of this Policy, or
- Who has failed to provide accurate information on the application or subsequent re-examination.

A thirty-day written notice of termination will be issued to the homebuyer. The homebuyer will be allowed to rectify the breach or violation within thirty days, and/or request review through the AAA process. If the homebuyer does not request an AAA review or correct the deficiencies as noted in the Notice of Termination within thirty days, the HomeGO Agreement is automatically terminated.

SECTION 16: HOMEBUYER SUBLEASE POLICY

The purpose of the sublease policy is to enable homebuyers to sublease their homes when obtaining education, employment, or medical care that they would not otherwise be able to obtain due to the geographical location of their home, and/or short-term military duty. The request to sublease must be submitted at least sixty days prior to homebuyer relocating.

The homebuyer agrees in their HomeGO Agreement not to sublet the home without prior written approval of CIHA. Once the approval has been granted the homebuyer will still be responsible for making the required monthly payments and for maintenance of the unit during the term of the sublease.

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Situations Justifying Approval of a Sublease Request

The homebuyer may be granted written approval to enter into a Sublease Agreement in the following situations:

- A. Education: The homebuyer wishes to attend a recognized educational institution, such as college (undergraduate/graduate), community college, skill centers, private business schools, or vocational institutions for the purpose of obtaining a degree or certification.
- B. Employment: A homebuyer accepts a full-time job outside of the geographical area of their home.
- C. Medical Care: Approval will be dependent upon a doctor's written recommendation that the homebuyer needs to leave the area for medical reasons, such as hospitalization and/or therapy in a situation that is not permanent.
- D. Military: Temporary duty assignment with a copy of the orders being placed in the homebuyer's file.

Request for Sublease

- A. Prior Approval: The homebuyer is required to submit a copy of the proposed Lease Agreement at least thirty days prior to the tenant move-in date for review and approval by CIHA. The thirty-day period allows staff to review all requirements to assure that the Housing Authority has the right to step in and void the lease if program violations occur.
- B. Sublease Agreement: The pre-approved agreement must comply with Housing Authority rules, regulations, and policies. It does not release the homebuyer or the sublessee from responsibility for keeping the unit in good repair or from performing any or all required maintenance.

Homebuyer's Account Must Be Current

CIHA will not approve requests for subleases if the homebuyer is in arrears. A sublease will be allowed only if all accounts are current. In the event of an emergency, CIHA and the homebuyer may arrange an acceptable payback agreement.

Maximum Term of a Sublease Agreement

Upon CIHA's written approval of a sublease, the homebuyer may enter into a sublease for an initial term of one year. The sublease will then be reviewed by CIHA and may be approved for renewal on an annual basis up to a maximum term of five consecutive years. CIHA shall not unreasonably withhold approval for sublease renewal.

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Selection of the Sublessee

- A. In the event that a homebuyer does not have prospective sublessees, applicants from the waiting list may be referred on a voluntary basis at the request of the homebuyer.
- B. Ineligible subleases include leasing to private or public corporations as well as either profit or non-profit organizations.

Homebuyer's Continued Occupancy-Recertification Obligation

- A. Recertification: When the homebuyer enters into a Sublease Agreement, they will still be required to recertify for continued occupancy on an annual basis as described in this Policy.
- B. Rental Income: All rental revenue/income derived from the sublease will be included in the homebuyer's Annual Income at recertification.

Security Deposits

It is the responsibility of the homebuyer to establish any required security deposit. The homebuyer may wish to refer to the State's Landlord/Tenant Law for guidance.

Payments

- A. Homebuyer Payment: It is the responsibility of the homebuyer to make the required full payment on time each month to the Housing Authority.
- B. Sublessee Payments: Sublessees may make their payments directly to the homebuyer or as otherwise agreed within the Sublease Agreement.

Expiration of Sublease Term

- A. The homebuyer is responsible for requesting renewal of the sublease at least sixty days prior to the annual expiration of the sublease. The Sublease Agreement shall terminate automatically without continued approval. The homebuyer must give CIHA at least sixty days' written notice prior to date of desired re-occupancy, or to request an extension.
- B. If CIHA decides that the sublease arrangement should not continue, the homebuyer will be notified in writing of CIHA's decision in the matter and be given the opportunity to re-occupy the unit as their principal place of residence.
- C. If the homebuyer declines to re-occupy the home, the HomeGO Agreement may be terminated. CIHA may take possession of the unit, evaluate the condition of the home, and review the waiting list for eligible applicants.

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- D. The landlord/homebuyer will ensure that there are no third-party leases or assignments of the home executed during the duration of their absence.

Termination of the HomeGO Agreement

In the event the landlord/homebuyer fails to take action to enforce the terms of the sublease, the homebuyer may be considered in default of the HomeGO Agreement. CIHA reserves the right to enforce the terms of the sublease if the landlord/homebuyer fails to act. If CIHA takes action under these conditions, the homebuyer will be held liable for all costs incurred.

Utilities

It is the responsibility of the homebuyer to maintain all utility services whether or not the utility accounts are in the homebuyer's name. At no time will CIHA accept responsibility for utility expenses for the unit.

Alternative

As an alternative, the homebuyer may request CIHA function as their agent. If so agreed, CIHA will select a sublessee, complete all necessary background checks and develop the rental/lease agreement. Payments will be made to CIHA as agent of homebuyer, and distribution of payment will be made as agreed by CIHA and homebuyer.

Review of Sublease by Board Of Commissioners

A homebuyer may request review by the CIHA Board of Commissioners if they feel that they are being unreasonably denied permission to sublease their home.

SECTION 17: SUCCESSIONSHIP

- A. Introduction - This Section governs the Successorship of homes under the HomeGO homebuyer program and refers to HomeGO homebuyers as "Participants."
- B. Presumptive Successors/Designation Of Successors
- 1) Unless a Participant directs CIHA otherwise in writing, the Coquille Tribal member spouse of a Participant will succeed to a Participant's interest.
 - 2) Unless a Participant directs CIHA otherwise in writing, the legal children of a Participant (as defined under Tribal law) will succeed to a Participant's interest when the Participant's spouse, if any, is ineligible for succession, provided that (1) such children are otherwise qualified; (2) if such children are less than eighteen years of age, a guardian is first appointed by a court of competent jurisdiction and is authorized to perform the obligations of such children under this Policy; (3) such guardian executes agreements or

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other documentation prepared by CIHA, and does so on behalf of the children; and, (4) an adult with the legal custody of or guardianship over all of the children resides continuously in the home. CIHA may initiate proceedings in Tribal Court if it determines that any such guardian is not performing the obligations under any agreement with or policy of CIHA.

- 3) Participants may designate up to ten Tribal members as Successors to their interest under their home purchase contract. The designees will be listed on an enumerated form prepared by CIHA (the “Successorship List”). Designees must be at least eighteen years of age at the time they are placed on this list. The form may be incorporated into the homebuyer contract.
- 4) Changes to Successorship List. A Participant may revise their Successorship List at any time by signing a Successorship Revision form and submitting it to CIHA.
 - a. Changes to a Mentally Incapacitated Person’s Successorship List. A guardian appointed by a state or tribal court, and who is also not a designee listed in the Successorship list, must sign a Successorship Revision form on behalf of a mentally incapacitated Participant. If such a guardian is included or proposed to be included in the Successorship List, then they must provide the CIHA Board with a description of their interest in the Successorship List and the CIHA Board must approve any such revisions.
 - b. Non-Tribal Member Surviving Spouses. A non-Tribal member surviving spouse may not revise the Successorship List created by their deceased spouse.

C. Qualifying Events - Successorship will be allowed if any of the following qualifying events occur:

- 1) Death of a Participant, or
- 2) Mental/Physical Incapacity of a Participant. CIHA is committed to honoring all applicable nondiscrimination requirements. However, from time to time a mentally or physically incapacitated person might voluntarily choose to leave their CIHA residence. In such instances, CIHA wishes to allow for succession of the residence in accordance with a Participant’s wishes.
 - a. If the Participant has a mental incapacity, then, for succession to occur, a guardian appointed by a court of competent jurisdiction must complete a signed statement indicating that it is in the Participant’s best interests to leave the residence and one of the following must also apply:

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- i. The guardian must sign a sworn statement saying that they will receive no personal benefit because of the Participant's decision to leave the residence (a personal benefit includes listing the guardian on the Successorship List), or
- ii. If the guardian would receive a personal benefit because of the Participant's decision to leave the residence, then the CIHA Board must concur that the move is in the Participant's best interests, after reviewing the facts of the situation.

b. If the Participant does not have a mental incapacity, then no special procedures apply.

D. Surviving Spouses

1) If a qualifying event occurs, a surviving spouse may:

- a. Succeed to the HomeGO contract if the surviving spouse is otherwise eligible, or
- b. If the family's income is no longer adequate to sustain purchase, the family may transition to the Low Rent program with CIHA's approval.

E. Selection of Successor

- 1) If the deceased/incapacitated Participant does not have a spouse or any minor children living in the home, CIHA will contact the enumerated Successors in order of their position on the Successorship List. Only those Successors meeting CIHA eligibility guidelines shall take over the former Participant's contract. If a named Successor is ineligible then CIHA will offer that person the opportunity to purchase the unit in an "as is" condition, at the original purchase price less paid and vested grant amounts, provided that the named Successor is also a Tribal member. For example, if the designee listed first does not meet CIHA income eligibility guidelines (but is a Tribal member), then CIHA will offer them the opportunity to purchase the residence. If the first listed Successor declines this offer, then CIHA will consider the next person listed. CIHA will continue down the Successorship List until it finds an eligible designee or an income ineligible person who is willing to purchase the home. If an eligible designee does not wish to become the Successor participant, CIHA will continue until either the list is exhausted, or an eligible designee is found who wishes to become the Successor.
- 2) If CIHA exhausts the list of named Successors and does not find an eligible Successor, then CIHA will terminate the HomeGO contract.

F. Documentation - CIHA may require Successors and Participants to produce and/or sign any documentation to fulfill the requirements of this Policy.

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**SECTION 18: PURCHASE PRICE, PURCHASE PRICE SCHEDULE, AND
TRANSFER OF OWNERSHIP**

The HomeGO Homebuyer Program provides a Low Rent participant the opportunity to purchase the rental dwelling in which they reside under the terms of the Home Grant and Occupancy Agreement. The HomeGO Agreement is a lease with an option to purchase, under which the purchase price declines over the period of occupancy. A homebuyer may purchase the unit at any time during their occupancy by paying the balance of the price owed.

Upon execution of the HomeGO Agreement, staff will furnish homebuyer a statement of the initial purchase price of their home and a purchase price schedule with interest, beginning with the first day of the month following the effective date of the HomeGO Agreement. Thereafter, staff will provide an annual statement showing payments made, and the balance of the purchase schedule.

The purchase price will be determined by CIHA based on one of the following procedures:

- The current appraised value,
- The current replacement cost, or
- For a Successor, the remaining purchase price of the unit.

If a homebuyer is able to obtain outside financing and pays off the balance owed, CIHA will agree to release the homebuyer from the HomeGO Agreement and convey title to the unit. The homebuyer must also have satisfied current obligations under the HomeGO Agreement.

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APPENDIX A: AVERAGE MEDIAN INCOME

INCOME GUIDELINES FOR LOW INCOME HOUSING PROGRAMS
FOR FISCAL YEAR 2025

<u>FAMILY COMPOSITION</u>	<u>MAXIMUM GROSS INCOME</u>
1 PERSON	\$58,350
2 PERSONS	\$66,700
3 PERSONS	\$75,050
4 PERSONS	\$83,350
5 PERSONS	\$90,050
6 PERSONS	\$96,700
7 PERSONS	\$103,400
8 PERSONS	\$110,050

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APPENDIX B: SELECTION PREFERENCE SCORING

ALL PROGRAMS ARE OPERATED TO FIRST SERVE THE NEEDS OF MEMBERS OF THE COQUILLE INDIAN TRIBE, THEN OTHER INDIANS. THE HOMEGO HOMEBUYER PROGRAM IS AVAILABLE ONLY FOR THE BENEFIT OF MEMBERS OF THE COQUILLE INDIAN TRIBE.

WAITING LIST FOR MEMBERS OF THE COQUILLE INDIAN TRIBE

<u>SELECTION PREFERENCE</u>	<u>POINTS</u>
Involuntarily Displaced	10
Substandard Housing	10
Paying more than 50% of income for rent	10
Living in the five-county service area	1
Not being served by another CIHA housing program	1
Elderly	1
Disabled	1
Each dependent	1

WAITING LIST FOR OTHER NATIVE AMERICANS

<u>SELECTION PREFERENCE</u>	<u>POINTS</u>
Involuntarily Displaced	10
Substandard Housing	10
Paying more than 50% of income for rent	10
Elderly	1
Disabled	1
Each dependent	1

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If there is a tied score, the applicant that has been on the waiting list for the longest period of time based on the date and time CIHA received their preliminary application will have priority for housing.

Section 504 accessible units will be filled with disabled applicants on a priority basis.

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APPENDIX C: SELECTION CRITERIA FOR UNIT SIZE

In an effort to ensure that overcrowding or underutilization of units is not occurring, staff will use selection criteria for determining the number of bedrooms needed by applicants on the waiting list.

- A. The chart below outlines the minimum and maximum number of family members per number of bedrooms:

NUMBER OF BEDROOMS	NUMBER OF PEOPLE	
	MINIMUM	MAXIMUM
1	1	2
2	2	3 or 4
3	3	5 or 6
4	4	7
5	6	10

- B. In addition to the chart, the following will be considered in determining the required number of bedrooms:

- Head of Household/Spouse - 1 bedroom required
- Male member of family other than Head or Spouse - 1 bedroom required
- Female member of family other than Head or Spouse - 1 bedroom required
- Two members of the same sex may share a bedroom

- C. Exceptions to the Standards. Exceptions to the occupancy standards may be made for the following:

- 1) A single-parent family requiring an additional bedroom, which is not reflected in the schedule,
- 2) The occupancy of extended family members, when necessary,
- 3) The recommendation of medical personnel that a family requires an additional bedroom due to medical reasons,

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- 4) The potential for family growth, or
- 5) A pregnant single woman.

The age difference between two family members of the same sex, with a minimum age difference of five years or greater, will be considered in determining the need for an additional bedroom.

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APPENDIX D: SOCIAL SECURITY NUMBER PROCEDURES

A. All applicant and resident family members over six years of age must provide verification of their Social Security number in one of the following ways:

- 1) Photocopies of valid Social Security cards issued by the Social Security Administration,
- 2) Statements or verifications received from the Social Security Administration disclosing the Social Security number.

B. Additionally, the following applies to the documentation of Social Security numbers:

- 1) Family members who do not have a Social Security number assigned to them shall apply for a Social Security number.
- 2) Family members who have a Social Security number assigned to them and are able to provide the number itself, but are unable to provide documentation at that time, shall have sixty days to provide documentation of the Social Security number.
- 3) Applicants have sixty days from staff's written request, to provide verification of Social Security numbers, during which time they will retain their current position on the waiting list. Applicants cannot become residents until Social Security numbers have been verified or until acceptable documentation has been produced. If an applicant is unable to document a Social Security number or provide appropriate documentation at the end of sixty days from the date of certification, eligibility will be denied.
- 4) The head of household or spouse must execute a certification that a family member under the age of eighteen years either does not have a Social Security number or does have a Social Security number but is unable to provide documentation.

An additional extension of up to sixty days must be provided to an applicant who is sixty-two years or older for documenting or certifying their Social Security number.

C. Once a family has documented the Social Security numbers of its members, reverification or redocumentation of the family's Social Security numbers is not required unless:

- 1) The family adds a new member that is age six or older, then the new member must disclose and document their Social Security number or certify that no Social Security number has been assigned.
- 2) If a family member, age six or older, is assigned a new Social Security number, then that family member must disclose and document their new Social Security number.

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- 3) If a family member aged six or older who previously certified that no Social Security number had been assigned to them is subsequently assigned a Social Security number, then that new Social Security number must be disclosed and documented.

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APPENDIX E: PROCEDURES FOR VACATING UNITS

The purpose of this appendix is to provide procedures that apply to residents vacating their units. The condition standards are the same as those adopted by the Executive Director as inspection standards.

Any amounts to be charged to tenants for repairs and to homebuyers for deferred maintenance and repairs will be based on the Housing Authority's actual costs incurred. The cost of securing a vacant unit, the cost of notification and associated termination tasks, and the cost of storage and/or disposition of personal property will also be charged to resident accounts. The timeline for the sequence of events is as follows:

- A. Resident notifies staff of intent to vacate.
- B. Staff schedules a pre-move-out inspection within five working days.
- C. Staff, accompanied by tenant, performs a pre-move-out inspection utilizing resident's pre-occupancy inspection form.
- D. Within five working days after the pre-move-out inspection, resident is informed of Housing Authority's estimate of repairs required and costs.
- E. Staff, accompanied by the resident (if available), will perform a final move-out inspection of the unit utilizing the resident's pre-occupancy inspection form. Both will sign and date the final move-out inspection form documenting the condition of the unit.
- F. The Housing Authority will begin repairs as soon as they can be scheduled.
- G. Accounting will be notified of the cost of work completed by staff and contractors, if any.
- H. Former resident will be notified of the actual cost of repairs within forty-five days following completion of all work. Deposits, less repairs and any other amounts due CIHA, will be returned within forty-five days after completion of all work.