

# Admissions and Occupancy

Northwest Office of Native American Programs  
Virtual Training  
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# This training is offered by the U.S. Department of Housing and Urban Development (HUD) and the Office of Native American Programs, under a cooperative agreement with FirstPic, Inc.

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# Course Objectives

- ✓ Understand how NAHASDA, policies and program requirements impact A & O process
- ✓ Apply application and admissions practices
- ✓ Understand what should be in your policies

# Admissions & Occupancy Course Agenda

## Day 1

Overview of NAHASDA  
Organizing an A&O Department  
Application Process  
Determining Income Eligibility  
Wait List

## Day 2

Calculating Adjusted Gross Income  
Verification  
Selection  
Occupancy Standards

## Day 3

A&O Requirements for Other  
Programs  
Lease Management  
Lease Compliance Basics  
Housing Counseling  
Collections  
Q&A and Wrap-up

# **Section 1**

## **Overview of NAHASDA Requirements**

# What Governs Your A&O Program?

- ▶ NAHASDA statute
- ▶ NAHASDA regulations
- ▶ Tribal Law
- ▶ State Law
- ▶ Other funding requirements
- ▶ Your approved Admissions & Occupancy policy and procedures

# NAHASDA Requirements

## NAHASDA CONCERNS

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• <b>Eligible Families</b></li><li>• <b>Tribal Preference</b></li><li>• <b>Eligible Activities</b></li><li>• <b>Policies</b></li><li>• <b>Environmental Requirements</b></li><li>• <b>Insurance</b></li><li>• <b>Uniform Relocation Act</b></li><li>• <b>Conflict of Interest</b></li></ul> | <ul style="list-style-type: none"><li>• <b>Definition of Income</b></li><li>• <b>Maintenance &amp; Inspections</b></li><li>• <b>Useful Life</b></li><li>• <b>Adjusted Income</b></li><li>• <b>Waiting List</b></li><li>• <b>Verification</b></li><li>• <b>Occupancy</b></li><li>• <b>Recordkeeping</b></li></ul> |
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# Housing Assistance Eligibility

- ▶ Generally based on:
  - ▶ Family income levels
  - ▶ Family status
  - ▶ Geographic location
- ▶ NAHASDA is intended to benefit low-income Native American families



# What is “Median” Income?

## ▶ (15) MEDIAN INCOME-

... means, with respect to an area that is an Indian area, the **greater of--**

(A) the median income for the Indian area, which the Secretary shall determine;

**OR**

(B) the median income for the United States.

## Who is Eligible? Section 201 (b)

“...shall be limited to **low-income Indian families** on Indian reservations and other **Indian areas.**”

“The term ‘low-income family’ means a **family** whose **income** does not exceed **80 percent** of the **median income** for the area, as determined by the Secretary with adjustments for smaller and larger families...”

# Eligible Families



# Who's Eligible?

- ▶ Low-income Indian families
- ▶ Non low-income families
- ▶ Essential families
- ▶ Law enforcement officers



# Low-Income Indian Families

- ▶ Primary beneficiary of NAHASDA
- ▶ Family's annual income may not exceed 80 percent of median income, either:
  - ▶ Area median income; or
  - ▶ U.S. median income; whichever is higher
- ▶ Adjustments for family size

# Non-Low- Income Families

- ▶ Only 10 percent of IHBG can be used for families between 80 to 100 percent of median income
  - If under 10 percent, no HUD approval required other than IHP
  - If over 10 percent, HUD approval required
- ▶ If assistance provided to family over 100 percent of median income, HUD approval required
- ▶ Must show need for housing that cannot reasonably be met without IHBG assistance



# Housing Need for Non Low- Income

- ▶ When family resides in inadequate housing
- ▶ When family resides in temporary housing or is homeless
- ▶ When family pays more than 50 percent of income for housing (including utilities)



## Questions to Consider

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Can they obtain suitable housing without IHBG?

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Does the family have sufficient income and assets to obtain housing on their own?

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Does the family qualify for a mortgage?

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Are there affordable units on the market?

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If conditions are overcrowded, is this due to family choice rather than necessity?



# Examples of Required Documentation

- ▶ Property inspections
- ▶ Evidence of living in temporary housing
- ▶ Verification of family income
- ▶ Rejection letters from lender or landlord
- ▶ Letters stating family does not qualify for other federal, state, or local housing programs

# Obtaining HUD Approval

- ▶ Submit proposal to provide assistance to non low-income families as part of Indian Housing Plan (IHP)
- ▶ Request proposal as amendment to IHP
- ▶ Submit special request to HUD

# Essential Families

	Must determine that family's housing needs cannot be reasonably met without IHBG assistance
	Must determine that family's presence is essential to well-being of Indian families living on reservation or in Indian area
	Examples of "essential" families - teachers, health care providers, other professionals. The Tribe/TDHE determines when a family is essential.

Law  
Enforcement

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Must be employed full-time  
by federal, state, county,  
tribal, or other unit of local  
government

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Must be sworn to uphold and  
make arrests for violations  
of law

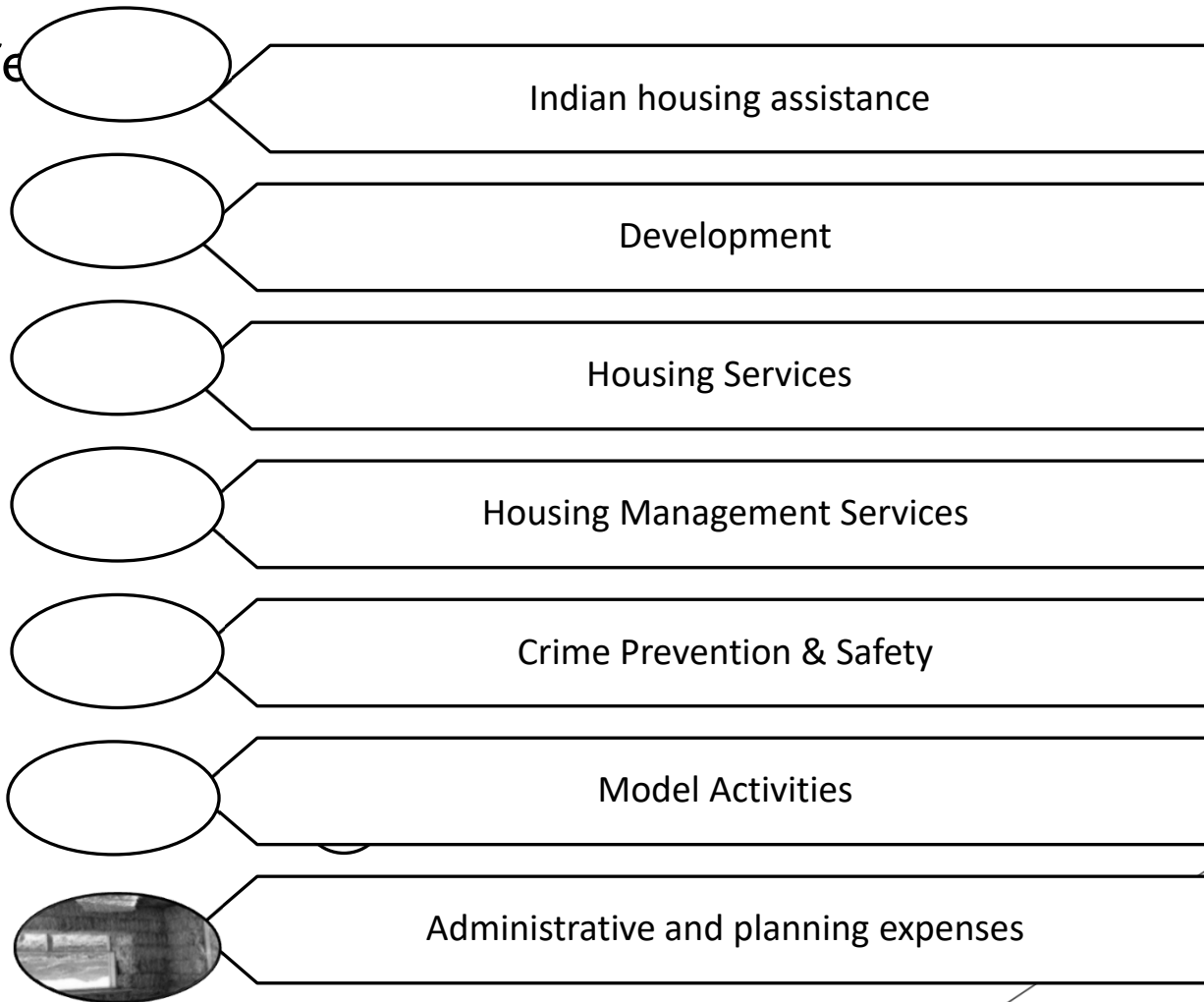
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Must be determined that  
presence of law  
enforcement officer may  
deter crime

# Eligible Activities



## Indian Preference





## Useful Life Sample

<u>IHBG Funds Expended</u>	<u>Useful Life</u>
▶ Under \$5,000 .....	6 months
▶ \$5,001 to \$15,000 .....	5 years
▶ \$15,001 to \$40,000 .....	10 years
▶ Over \$40,000.....	15 years
▶ New construction/acquisition .....	20 years

## Conflict of Interest Requirements

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Report a potential conflict of interest to ONAP

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Disclose to the public the conflict of interest, the nature of the assistance to be provided the individual, and the specific basis for which there is no conflict.

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Protected Personally Identifiable Information requirements apply

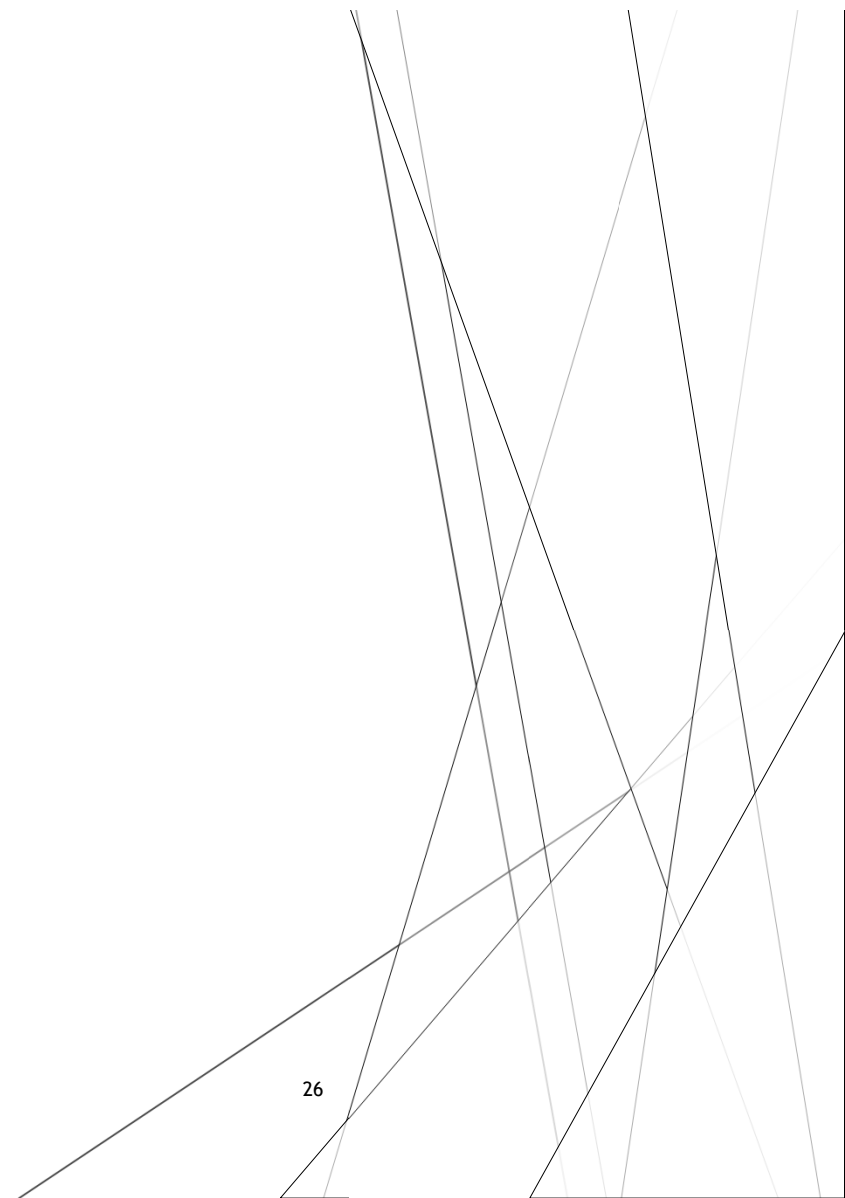




## Conflict of Interest Policies

- ▶ Two types of conflict of interest policies required:
  - ▶ Employee Conflict of Interest - consistent with NAHASDA requirements.
  - ▶ New Requirement: Organizational Conflict of Interest

# Section 1 Exercises



# Exercise 1

Which of the following can be used to show the need for housing cannot be reasonably met without assistance?

- A. Overcrowding
- B. Inadequate plumbing or electricity
- C. No available housing in the area except for tribally owned housing
- D. Denial letters for mortgage
- E. Eviction notice
- F. Living in a motel

# Exercise 2

Who is an Essential Family?

- A. Over income doctor who works for the Tribal Health Authority
- B. Over income council member
- C. Over income owner of a dispensary
- D. Low income family

# Exercise 3

Who is NAHASDA intended to serve?

- A. Any tribal member
- B. Anyone who is low income
- C. Low income Native Americans
- D. Any Native American

# Exercise 4

Low income limits are defined as what percent of the HUD median income?

- A. 50% of the median
- B. 60% of the median
- C. 70% of the median
- D. 80% of the median



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# Exercise 5

Non low income limits are defined as what percent of the HUD median income?

- A. 70-100% of the median
- B. 80-100% of the median
- C. 80-110% of the median
- D. Non low income is not included in NAHASDA

**SECTION 2**  
**ORGANIZING AN ADMISSIONS & OCCUPANCY**  
**DEPARTMENT**



# Required Policies

Section 203 of NAHASDA requires that certain policies be adopted.

- ▶ Rent
- ▶ Insurance
- ▶ Admissions & Occupancy
- ▶ Maintenance
- ▶ Inspections
- ▶ Conflict of Interest



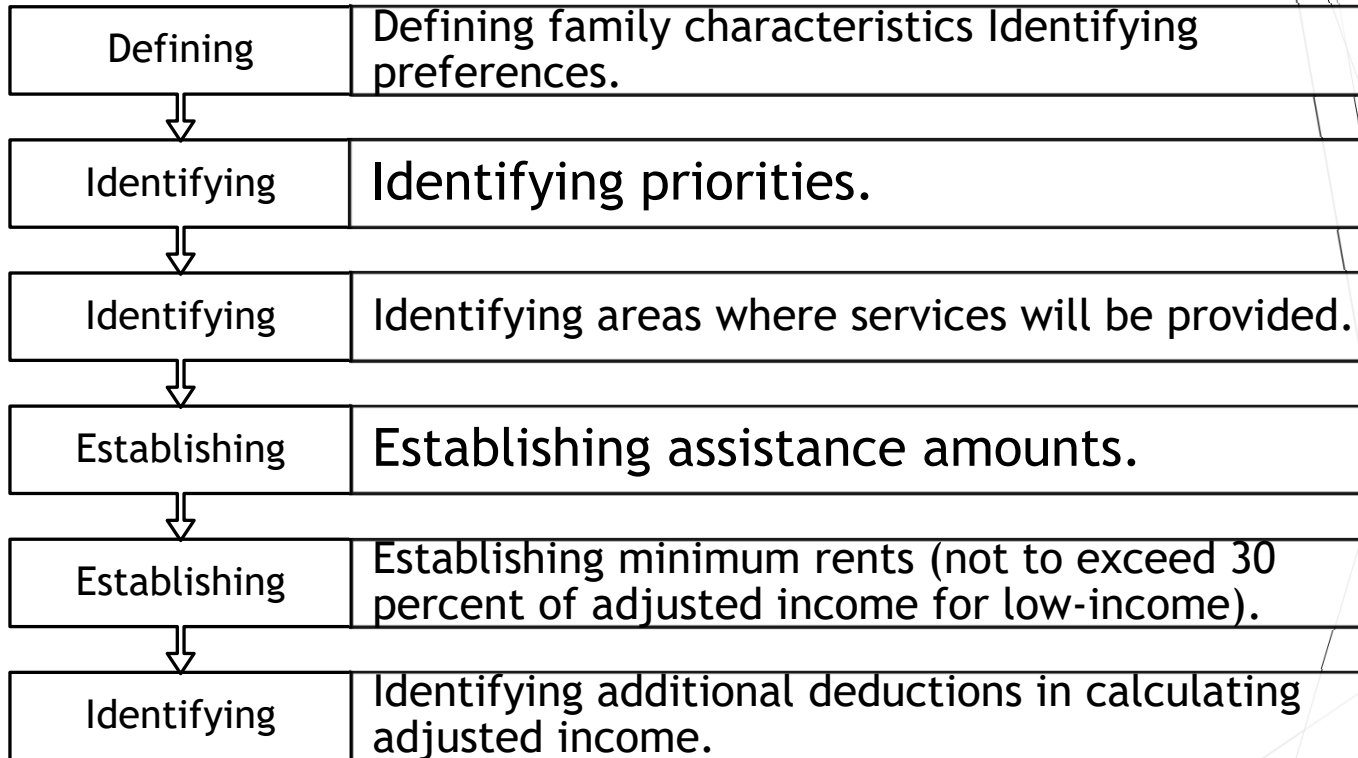
# Purpose of Policies

- ▶ Provide daily guidance to housing staff in the performance of routine activities
- ▶ Make decisions more transparent to staff and the community
- ▶ Allow you to provide guidance to all members throughout the process by giving all necessary information

# Purpose of Policies

- ▶ Ensure that all housing staff do things the same way, thus promoting consistency and fairness while also minimizing the potential for disputes and grievances
- ▶ Provide a foundation for sound management and supervision
- ▶ Provide a basis for auditor justification

# Programs & Services



# Duties of A & O Staff

- ▶ Receive and process applications
- ▶ Advise applicants of eligibility requirements
- ▶ Interview and screen prospective residents to determine eligibility for housing assistance
- ▶ Interview applicants
- ▶ Verify applicant information
- ▶ Determine eligibility according to policies
- ▶ Compute monthly payments

# Duties of A & O Staff

- ▶ Conduct re-certifications
- ▶ Assist residents with maintenance
- ▶ Visit homes to conduct inspections
- ▶ Provide housing counseling services
- ▶ Meet with Board of Commissioners, or Housing Committee, as required
- ▶ Report Tenants Accounts Receivable (TARS)
- ▶ Assist tenants with maintenance work orders

# Executive Director/Housing Director

- ▶ Provides leadership and management of the planning, organizing, staffing, direction and control functions of the housing department or TDHE
- ▶ Interprets, implements, and administers policies approved by the governing body

# Accounting Staff

- ▶ Financial Reporting
  - ▶ Accounting Director is responsible for providing
    - ▶ Budgetary performance of the property
    - ▶ Financial reports
    - ▶ Assures all charges to property are proper
  - ▶ Submits financial reports timely to users
  - ▶ Explains all major line item variances
  - ▶ Coordinates audits



# Housing Manager

- ▶ Administers and monitors all aspects of housing management including
  - ▶ planning & development of housing assistance programs
  - ▶ comprehensive housing counseling
  - ▶ resident relations
  - ▶ compliance
- ▶ Ensures a consistent and optimal rental income stream and applicant and resident satisfaction.

# Intake & Occupancy Staff

Assist applicants and residents in:

- ▶ Obtaining appropriate housing assistance
- ▶ Meeting financial obligations
- ▶ Providing counseling in the pre- and post-occupancy phases
- ▶ Providing formal education classes and one-on-one counseling regarding obligations associated with renting or owning a home.

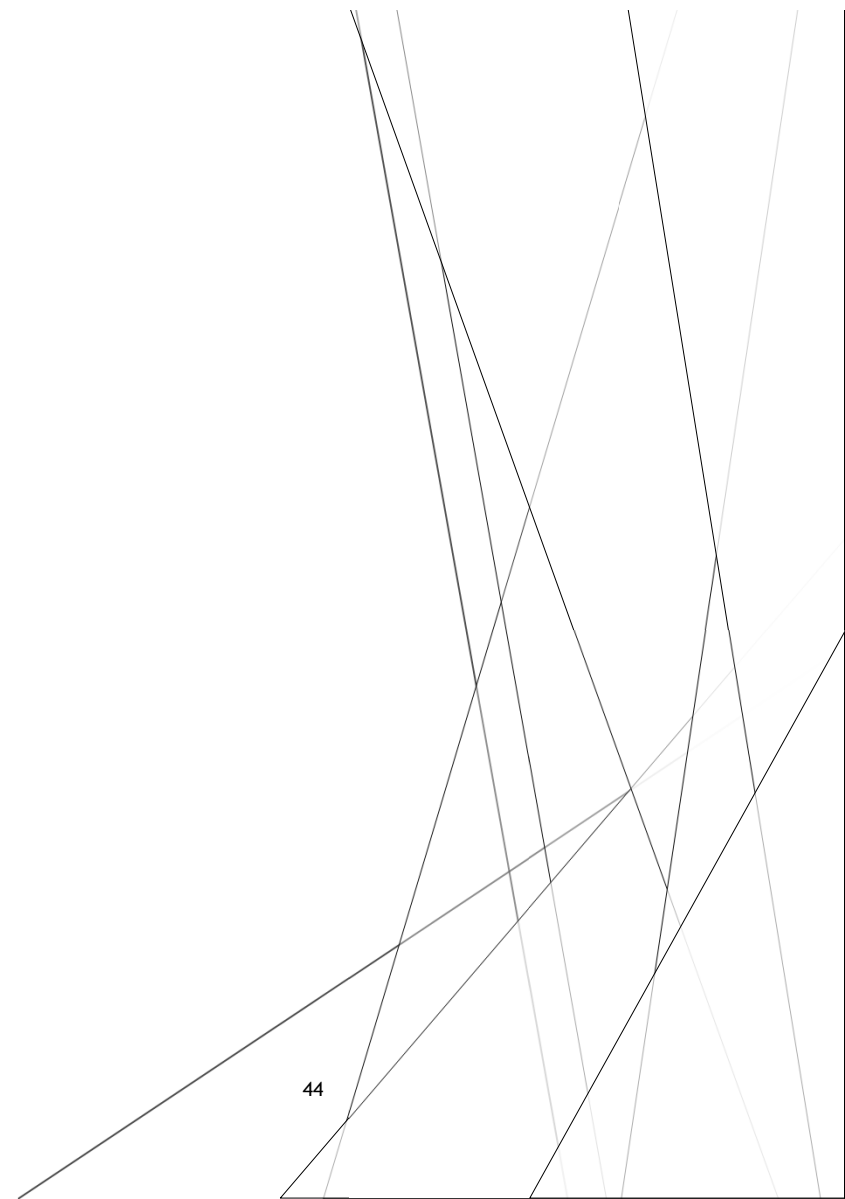


# File Management Requirements

- ▶ Must have written procedures for identifying
  - ▶ the types of files to be maintained;
  - ▶ documentation required for tenant and programmatic files; and
  - ▶ the manner in which files are to be retrieved and stored.
- ▶ Must have documentation to show family was eligible at time of admission



# Section 2 Exercise



# Exercise 1

True or False? Eligibility at time of admission is always kept in the current file.

# Section 3

## Application Process

## Written Applications

- ▶ Should be time- and date-stamped when received
- ▶ Should be accepted and processed to determine eligibility
- ▶ If waiting list is closed, consider keeping an “inquiry list”
- ▶ Staff should help applicant complete application

# Application Form should Capture:

- ▶ Family characteristics
- ▶ Estimated anticipated income
- ▶ Appropriate size, location, and type of home for family
- ▶ Whether the family is suitable for participation in housing program, in accordance with program selection criteria
- ▶ Whether applicant may qualify for preference



# Eligibility Screening

- ▶ Criminal background check
- ▶ Landlord references
- ▶ Any outstanding debts
- ▶ Program specific requirements
- ▶ Family composition
- ▶ Tribal enrollment
- ▶ Creditworthiness
- ▶ Principal residence
- ▶ Ability to enter agreement
- ▶ Maintenance history
- ▶ Verification time frame
- ▶ Employment stability

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# Intake Interview

- ▶ Interviewers should have a “planned approach” to ensure consistency in the process
  - ▶ Pre-interview
  - ▶ Data collection
  - ▶ Analysis of the data collected
  - ▶ Closing the interview . . .



# Pre-Interview

- ▶ Interviewer sets the tone, builds trust
- ▶ Uses a checklist to establish ground rules for the interview

## COMPLIANCE FORMS CHECKLIST

(This form is for your use. DO NOT mail with package.)

Property Name: CHIV Unit: 310

Resident Name: \_\_\_\_\_

⇒ ⇒ ⇒ ASSEMBLE MATERIALS FROM TOP TO BOTTOM ⇐ ⇐ ⇐

NOTE: Forms with a shaded box to the left are required. Forms preceded with a plain box are to be used if it applies to the spec household. We have a form for most but not all income verification situations. Every source of income listed on an REA needs supporting documentation. Income verification forms and/or supporting documentation should be submitted in REA questionnaire order.

- Household Eligibility Certification
- Resident Eligibility Application (REA) **OR**  Self-Certification of Annual Income *For second annual recertification, on 100% income restricted Tax Credit properties and for all recertifications after Year 15.*
- Household Declaration Supplement to REA (optional)
- Household Demographics DO NOT MAIL; enter in WBARS (for tax credit properties only)
- Authorization to Release Confidential Information

Supporting Documentation Forms (include as applicable):

### INCOME

- Employment Verification
- Income Verification/Clarification by Telephone
- Self-Employment Income Worksheet
- Self-Employment Verification (Include a signed copy of last year's tax return.)
- Seasonal Worker Statement
- Social Security Verification/Consent for Release of Information
- Child Support Affidavit
- Public Assistance Verification
- Unemployment Benefits Verification
- Military Pay Verification
- Pension Verification
- Annuity, Stock Verification, or 401(k) Account
- Gift Affidavit
- Zero Income Certification

### ASSETS

- Deposit Verification Request
- Under \$5,000 Asset Certification or Sworn Statement of Net Household Assets (Use for tax credit or bond properties and only if assets are under \$5,000. Assets over this amount always require third-party verification.)
- Real Estate Evaluation Worksheet (if applicable)
- Cash on Hand Affidavit

### COMMISSION SPECIAL-NEEDS SET-ASIDES and COMMITMENTS (if applicable)

- Proof of Age (for properties with Elderly Set-Asides)
- Disability Certification (for properties with Disabled Set-Aside)
- Disability Verification (for properties with Disabled Set-Aside)
- Homeless Certification (for properties with Homeless or Transitional Set-Aside)
- Farmworker Household Initial Certification (to prove \$3,000 was earned from farm work)
- Farm Work W-2 Certification

### STUDENTS

- Student Certification
- Student Status Verification
- Fulltime Student Job Training Exception Verification
- Student Exception Affidavit
- Foster Care Verification

### MISCELLANEOUS

- Estrangement Certification
- Identification Certification
- Live-In Aide Agreement
- Pregnancy Self-Certification
- Tax Credit/ARRA Lease Rider (Keep with resident's file. Do not mail to WSHFC unless requested.) or Bond Lease Rider (Mail with move-in packages.)

www.wshfc.org/managers/forms-RC.htm  
Compliance Forms Checklist | Rev. October 2017

# Data Collection

- ▶ Focuses solely on gathering information from the family
- ▶ The interviewer asks all the questions pertaining to eligibility
- ▶ Documents the answer to each question

# Data Analysis

The interviewer:

- ▶ Evaluates the information and documents provided by family to determine what needs to be verified
- ▶ Determines whether or not family must provide any additional documents or information
- ▶ Resolves any discrepancies between family's statements and any other verification



# Probing Questions

Probing questions are very relevant when there are conflict with statements or documentation provided by family

EXAMPLE: report shows family employed last two quarters and family reports no employment

WHAT QUESTIONS WOULD YOU ASK?



## Closing the Interview

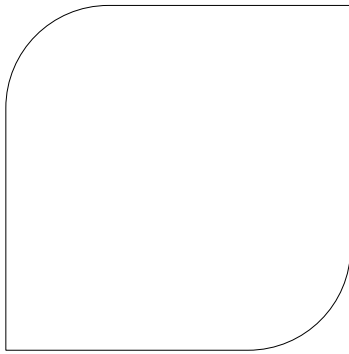
- ▶ The interviewer:
  - ▶ Reviews all forms with family
  - ▶ Obtains consent forms
  - ▶ Provides written instructions about any further information or documents needed
  - ▶ Answers family's questions
  - ▶ Explains program rules and requirements



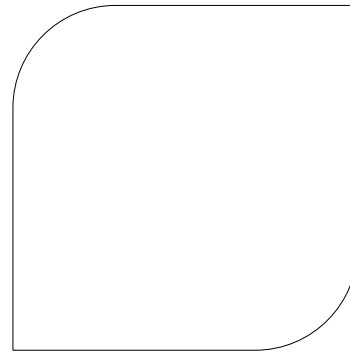


# *Interviewing Tips*

# Importance of the Interview



**NO REGULATORY  
REQUIREMENT FOR FACE-TO-  
FACE INTERVIEW**



**IF RECIPIENT DOES NOT INTERVIEW FAMILY  
IN PERSON, COMPLETENESS OF  
APPLICATION AND REEXAMINATION FORMS  
IS CRITICAL TO INCOME AND RENT  
DETERMINATIONS**

# Interviewing

- ▶ Application or re-exam form is generally used as a “template” for interview
  - ▶ Ask every question on form
  - ▶ Make sure all questions are answered (Do not use n/a)
  - ▶ Make sure form is signed and dated by staff and family representative

# Asking the Right Questions

Use global (open-ended) questions to get explanations.  
Who...? What...? Where..? How do you...? Why.....?

Use closed questions to get specifics. Do you? Is it? How  
much? How many?

# Probing Questions

- ▶ Use probing questions to get additional information about an issue
  - ▶ Clarifying
  - ▶ Resolving discrepancies

What do you mean by.....?

Could you explain how.....?

Help me to understand this, how do you.....?



# Avoid Multiple Questions

- ▶ Such as, “Do you have a checking or savings account or any type of investments such as an IRA or certificate of deposit”?

# Avoid Leading Questions



- ▶ You don't have any income, do you?
- ▶ Everything's the same as last year...right?

# Use “Mirror” Questions



Reflect or restate a response



Reflect or restate a scenario

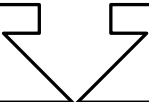


The purpose of “mirroring” or “reflecting” what an individual has said is to obtain confirmation, correction, clarification or amplification.



# Discussion Questions

Do interviewers review all types of income with families? For *all* family members?

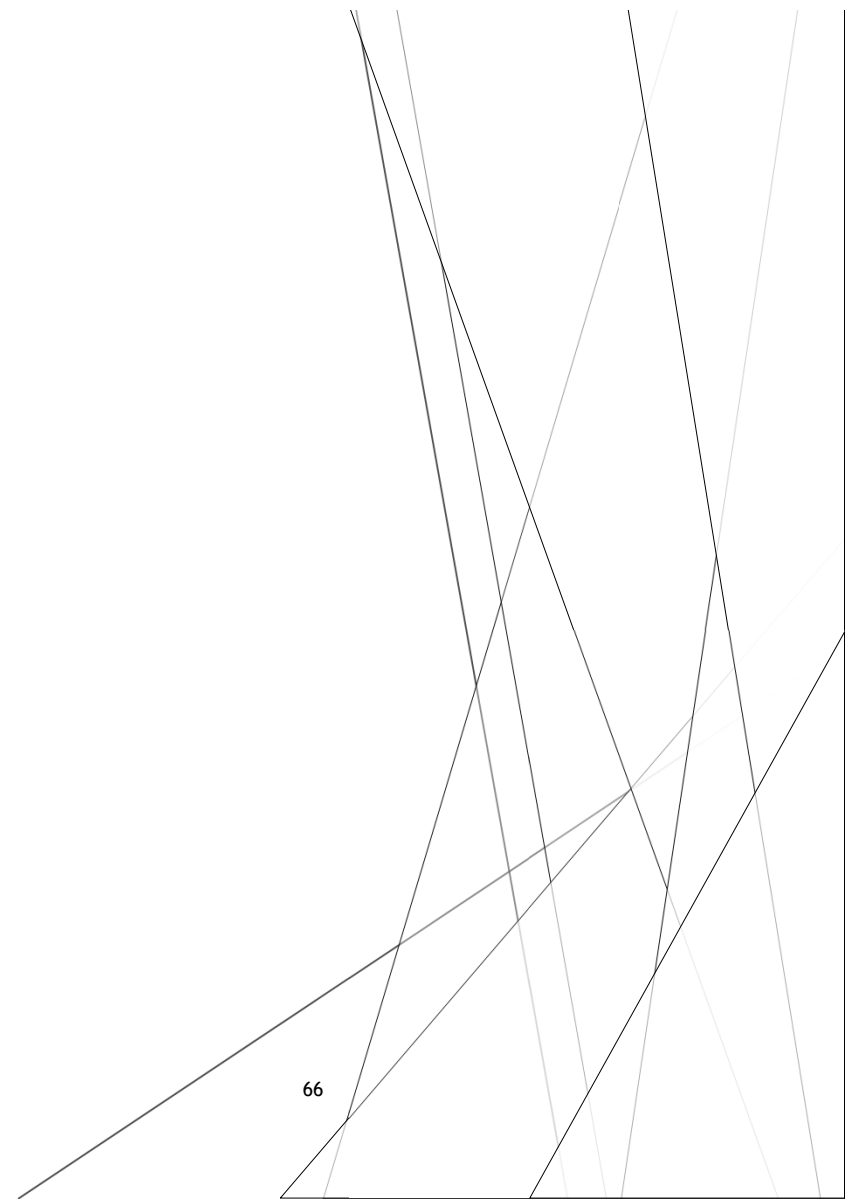


Do interviewers ask about excluded income? For *all* family members?



Do interviewers review all possible deductions with families? For *all* family members?

# Section 3 Exercises



# Exercise 1

True or False? Applications should be date stamped when received.

## Exercise 2

Which of the following information should be included on the application?

- A. Family characteristics
- B. Family's contact information
- C. Family's tax returns
- D. All of the above
- E. A and B only

## Exercise 3

Preferences used by the tribe/TDHE are defined in?

- A. Policies and procedures
- B. NAHASDA
- C. Preferences are not allowed under NAHASDA

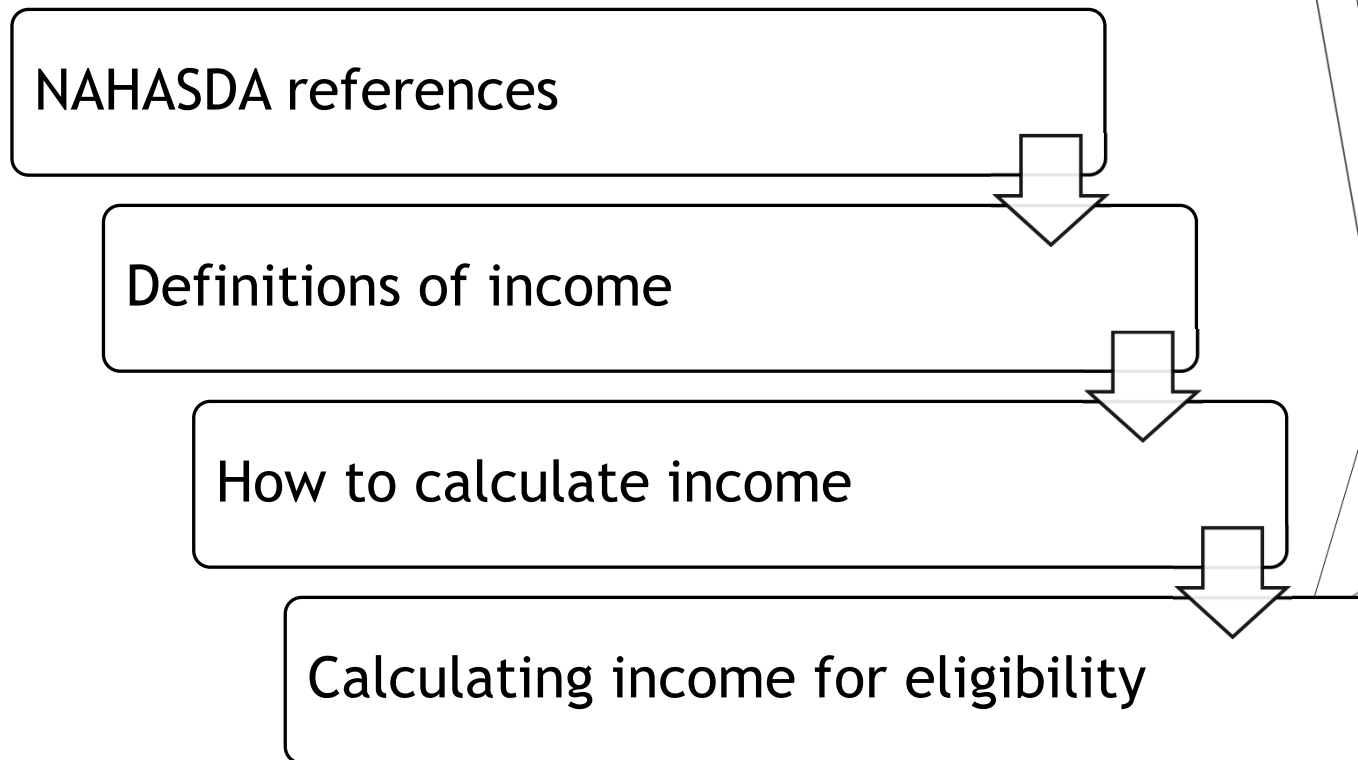
## Exercise 4

True or False? Interviews are required under NAHASDA.

# **Section 4**

## **Determining Income Eligibility**

# Steps to Tackling Income





# Defining Annual Income

Three methods of defining income:

- HUD Section 8
- U.S. Census
- Internal Revenue Service

Housing policies must specify which method adopted - can use method most beneficial to the family

HUD Section 8 method is most common

## Part 5 (HUD Section 8) Annual Income

- ▶ Gross amount of income of all adult household members that is anticipated to be received during the coming 12-month period
- ▶ Gross amount: before deductions are taken
- ▶ Income inclusions: types of income to be counted
- ▶ Income exclusions: types of income not to be considered
- ▶ Anticipated income: a projection of earnings over the next 12 months

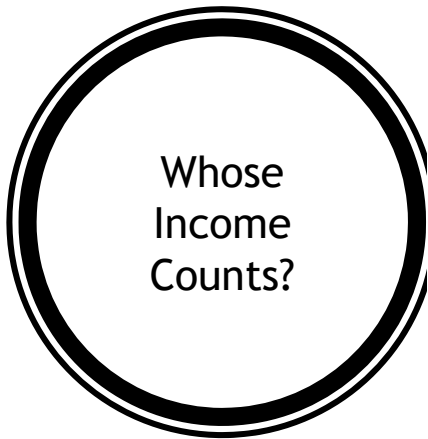
# General Requirements

## Whose income to count?

- Generally all adult household members

## Anticipating income

- Grantees are required to project a household's income - "snapshot" of current circumstances
- Grantees should assume that current circumstances will continue for next 12 months
- Exception is when documentation is provided that current circumstances are about to change



<b>MEMBERS</b>	<b>EMPLOYMEN T INCOME</b>	<b>OTHER INCOME</b>
Head of Household	YES	YES
Spouse	YES	YES
Co-head	YES	YES
Other Adult	YES	YES
Dependents	NO	YES

NOTE: The earned income of a full-time student 18 years old or older who is not the head, co-head, or spouse is excluded to the extent that it exceeds \$480.

## Calculating Annual Income

Annual Income - *the gross amount of income of all adult household members that is anticipated to be received during the next 12 months*

# Calculating Annual Income

## ▶ Income to Count

- ▶ Minors: Earned income is not included. Unearned income is included
- ▶ Foster Children: Income to care for these individuals is not included
- ▶ Live In Aides: No income included
- ▶ Absent Household Member: All income included

# Calculating Annual Income

## Income From Self-Employment

- Cash assets withdrawn or salaries paid to household members from business must be counted
- Negative net income from business is not counted

## Assets

- No asset limitation
- Income from assets is recognized as part of annual income

# Assets

- ▶ Assets cash value is the market value less reasonable expenses required to convert the asset.
  - ▶ Penalties or Fees for Converting Financial Holdings
  - ▶ Costs for Selling Real Property received from the asset in the Actual Income from Assets
  - ▶ Income generated from asset, not the value of the asset is counted





## Two Rules for Assets

- ▶ Asset produces little or no income: an “imputed” income can be calculated based on a Passbook Rate that is applied to the cash value of all assets.
- ▶ Assets disposed of at less than market value: The amount to be included as an asset is the difference between the cash value of the asset and the amount that was actually received (if any) in the disposition of the asset

# Assets Example

## ▶ Shaw Family

- ▶ \$3,000 (average balance over 6 months) in a non interest-bearing checking account
  - ▶ \$5,500 in an interest-bearing savings account
  - ▶ \$150 interest on the savings account
- ▶ Recipient counts either: imputed income based on Passbook Rate or actual earnings:
- ▶ Imputed income ( $\$8,500 \times .02$ ) = \$170
  - ▶ Actual income = \$150
  - ▶ Included in annual income = \$170

# Annualizing Income

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Hourly wages X 2,080

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Weekly wages X 52

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Bi-weekly wages X 26

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Semi-monthly (paid twice/month) X 24

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Monthly X 12

# Example

Ms. Smith (applicant)

\$10/hour X 32 hours/week 48 weeks/year  $\rightarrow$  = \$15,360

Mr. Adams

\$9/hour, 40 hours/week, 52 weeks/year  $\rightarrow$  = \$18,720

Ms. Jones

\$7.50/hour, 25 hours/week, 52 weeks/year  $\rightarrow$  = \$9,750

= \$43,830

What is the annual income for the household?

## Census Long Form Definition

**Income to be counted**

- **Similar to Part 5 Definition of Income**
- **Includes income of minors 15 years and over**

# Census Long Form Definition cont.

Treatment of Assets - Primary difference between Part 5 and Census definitions

Asset calculation is unique to the Part 5 definition, but certain assets must still be considered when using the Census definition:

Interest	Dividends	Profit from royalties or real estate	Income from payments from an estate or trust fund
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# IRS Definition

Use IRS Form 1040 Series for individual federal annual income tax purposes

Certain kinds of income are added together to get gross income

Certain deductions are then taken to arrive at adjusted gross income figure

This is not “adjusted income”

Adjusted gross income is used to determine program eligibility

# Comparison of Income Definitions

<b>SECTION 8</b>	<b>CENSUS</b>	<b>IRS</b>
<b>Earned income age 18 +</b>	Income age 15+	Income all ages depending on amount and type
<b>Unearned income less than age 18</b>		
<b>Requires special asset computation</b>	Assets calculation included	Assets calculation included
<b>Child support counted as income</b>	Child support counted as income	Child support excluded as income
<b>Inheritance counts as asset</b>	Inheritance doesn't count	Inheritance doesn't count



# Qualifying as Affordable Housing

When the family is low-income at the following times:

- ▶ Rental housing, at the time of the family's initial occupancy;
- ▶ A contract to purchase existing housing, at the time of purchase;
- ▶ A lease-purchase agreement for existing housing or for new construction, time agreement is signed; and
- ▶ A contract to purchase housing to be constructed, at the time the contract is signed.

***Section 4 Exercises***  
***Calculating Anticipated***  
***Annual Income***

# Exercise 1

Jackson's gross earnings of \$1051.58 are paid to him twice a month. Which is the correct method to determine his annual income?

- A.  $(1051.58/2 \text{ weeks}) \times 52 \text{ weeks} = 27,341.08$
- B.  $1051.58 \times 24 \text{ pay periods} = 25,237.92$
- C.  $(1051.58/80 \text{ hours}) \times 2080 \text{ hours per year} = 27,539.20$

## Exercise 2

Jean works at the Tribal Health Center as a record specialist and earns \$10.25 an hour for a forty (40) hour workweek. Determine her expected annual income.

- A.  $(10.25 \text{ hr} \times 40 \text{ hours}) \times 50 \text{ weeks} = 20,500$
- B.  $(10.25/\text{hr} \times 160 \text{ hours}) \times 12 \text{ months} = 19,680$
- C.  $10.25/\text{hr} \times 2080 \text{ hours per year} = 21,320$

## Exercise 3

Sally works at the Tribal Day Care Center and is paid \$10 per hour. Because her hours vary from week to week, she submitted the following four pay stubs for the month of June. For week ending June 6, 2020 - \$340, June 13, 2020 - \$370, June 20, 2020 - \$270 and for June 27, 2020 - \$340. Which is the correct method to calculate Sally's expected income?

W/E 6/06/20	340.00
W/E 6/13/20	370.00
W/E 6/20/20	270.00
W/E 6/27/20	340.00
TOTAL	1320.00

- A.  $(1320/4 \text{ weeks}) \times 52 \text{ weeks} = 17,160$
- B.  $1320 \times 12 \text{ months} = 15,840$
- C.  $340/\text{week} \times 52 \text{ weeks} = 17,860$

## Exercises 4 & 5

Tom Smith works in the Tribe's maintenance department. His wife Lisa is a cashier at the tribal store. Tom's mother, Nana Sue live with the family. 16-year-old Tommy has a job at the local Subway. Their earnings are listed below:

Tom 45	Salary \$25,000
Lisa 46	\$13/ hour, 30 hours a week
Nana Sue 70	\$400/ month social security
Tommy 16, full time student	\$11/ hour, 20 hours a week

Whose income is included in determining the household income?

- A. Tom, Lisa, Nana Sue, and Tommy
- B. Tom and Lisa only
- C. Tom, Lisa, Nana Sue

What is the Family's total income?

- A.  $25000 + (13/\text{hr} \times 30 \text{ hours} \times 52 \text{ weeks}) + (400 \times 12) + (11/\text{hr} \times 20 \text{ hours} \times 52 \text{ weeks}) = 61,520$
- B.  $25000 + (13/\text{hr} \times 30 \text{ hours} \times 52 \text{ weeks}) = 45,280$
- C.  $25000 + (13/\text{hr} \times 30 \text{ hours} \times 52 \text{ weeks}) + (400 \times 12) = 50,080$

## Exercise 6

Sam Case works as a firefighter for the local fire department and his wife Jess is a teller at the local bank. Sam's brother Jim is currently living with them after his divorce and works at the local elementary school for the school year. Cole is starting 7<sup>th</sup> grade and has his first paper route.

Sam 50	\$20,000/ year wages \$2,000/ overtime
Jess 49	\$11/hour, 25 hours a week
Jim 52	\$10/hour 40 hours a week for 32 weeks each year
Cole 13	\$50/ month paper route

Whose income is included in the family's annual income?

- A. Sam, Jess, Jim, Cole
- B. Sam, Jess, Jim
- C. Sam and Jess

# Exercise 7

- ▶ Sam Case works as a firefighter for the local fire department and his wife Jess is a teller at the local bank. Sam's brother Jim is currently living with them after his divorce and works at the local elementary school for the school year. Cole is starting 7<sup>th</sup> grade and has his first paper route.

What is the family's annual income?

- A.  $22000 + (11/\text{hr} \times 25 \text{ hours} \times 52 \text{ weeks}) + (10/\text{hr} \times 40 \text{ hours} \times 32 \text{ weeks}) + (50/\text{month} \times 12 \text{ months}) = 49,700$
- B.  $22000 + (11/\text{hr} \times 25 \text{ hours} \times 52 \text{ weeks}) + (10/\text{hr} \times 40 \text{ hours} \times 32 \text{ weeks}) = 49,100$
- C.  $22000 + (11/\text{hr} \times 25 \text{ hours} \times 52 \text{ weeks}) = 36,300$



## Exercise 8

Joe and Amy Brown (aged 34 and 35) have 4 children including 2 foster children aged 12 and 13. Joe works full time and earned \$20,000. Amy works full time and earns \$25,000. They receive \$500/month per foster child. The other two children are age 11 and 6. What is the family's annual income?

- A.  $20000+25000+1000 = 46,000$
- B.  $20000+25000 = 45,000$
- C.  $20000+25000+500 = 45,500$

## Exercise 9

Gary Burkhart (50) is an unemployed driller. Last year he earned \$84,000 before he was laid off in October. He received \$1,000/ month in unemployment compensation for the last quarter. Gary has a job interview that he expects to lead to a job paying \$50,000 per year. What is the family's annual income?

- A. 12,000
- B. 84,000
- C. 50,000

# Section 5

## Waiting List

# PREFERENCES/PRIORITIES

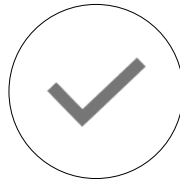
- ▶ Two heads of household with children who are all enrolled members of the tribe.
- ▶ One head of household (single) and children of applicant are enrolled members.
- ▶ Applicant enrolled member married to Native enrolled in federally recognized tribe with all children enrolled members of applicant tribe.
- ▶ Applicant enrolled member married to non-Indian with all children enrolled members of applicant tribe.
- ▶ Married couple who are enrolled members with no children.
- ▶ Applicant enrolled member married to Native enrolled in federally recognized tribe with no children.

YES	NO
YES	NO
YES	NO
YES	NO
YES	NO
YES	NO

# Waiting List Purpose



Establishes order of assistance to qualified candidates



Implements preference/priorities systems



Ensures fair and equitable treatment

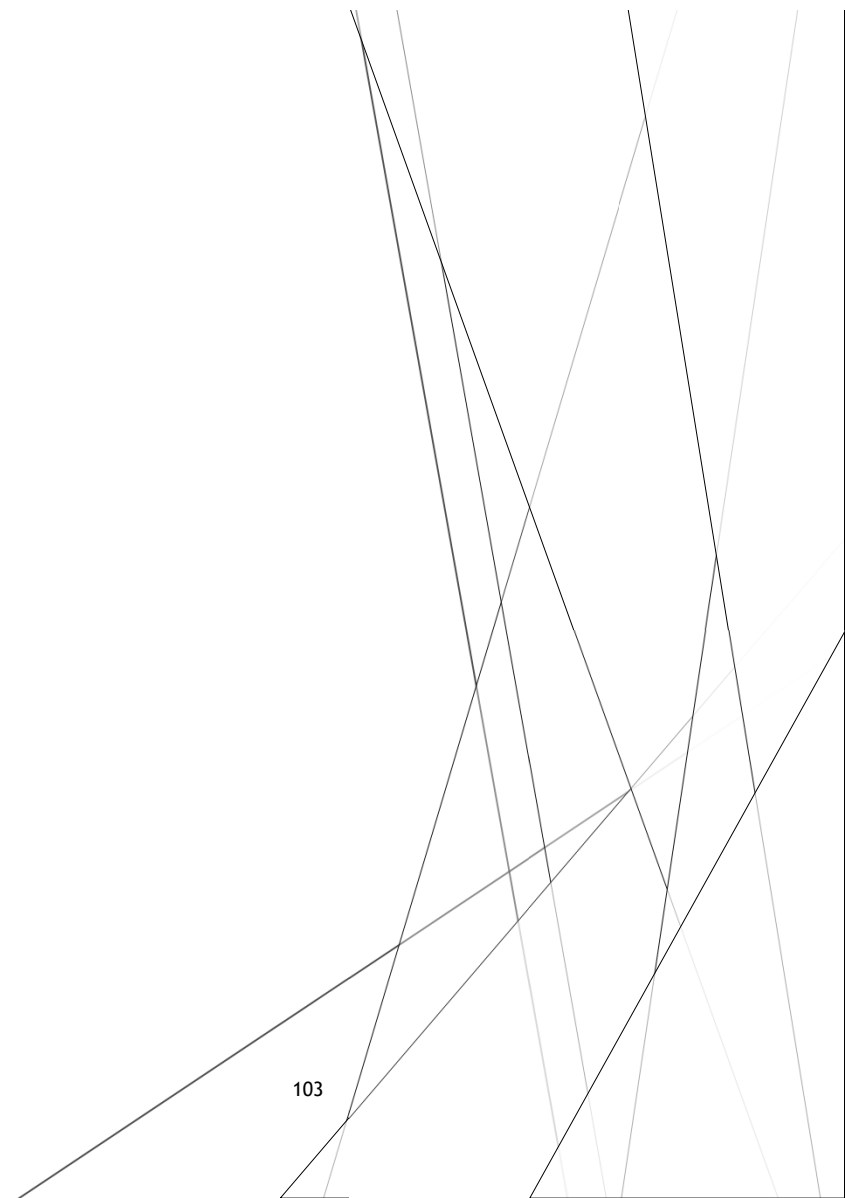


Serves as source of data about need and demand for units by size, type, and location

# Examples of Waiting List Preferences

- ▶ Income targeting - admission of certain percentage of families within certain income range
- ▶ Residency
- ▶ Tribal affiliation
- ▶ Employment
- ▶ Creditworthiness or mortgage readiness
- ▶ Elderly or displaced single person
- ▶ Persons of disability
- ▶ First time homebuyer

# Section 5 Exercises



# Exercises 1 & 2

True or False? Waiting Lists are required under NAHASDA.

True or False? The purpose of the Waiting List is to establish service order based on all preferences and other factors.



# **Section 6**

## **Calculating Adjusted Income**

# Purpose of Adjusted Income (AI)

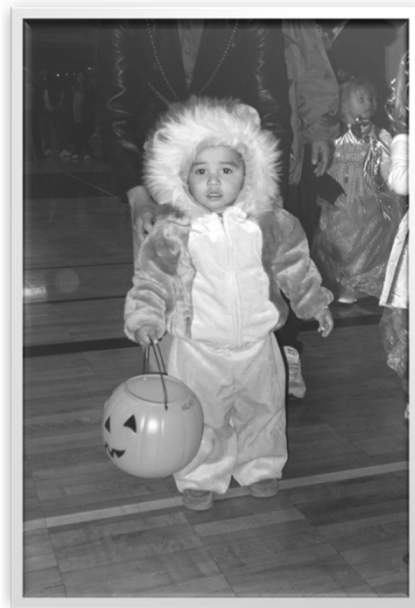
- ▶ To calculate monthly house payment/subsidy



## Calculating Monthly Payments

- ▶ Monthly house payment
- ▶ Rental assistance
- ▶ Etc.

# Statutory Deductions



---

**\$480 for children under 18,  
persons of disabilities over 18,  
and full-time students over 18**

---

**\$400 for elderly or disabled  
family**

---

**Medical and attendant  
expenses over 3% of income**

# Statutory Deductions cont. & exclusions

Child care expenses that enable family members to work or go to school

Earned income of minors under 18

Travel expenses, not to exceed \$25 per family per week

Other exclusions provided in the tribal/TDHE housing policies

*These exclusions are applicable regardless of which method of calculating annual income is used.*

# Adjusted Income

Adjusted income is derived by subtracting the Federal deductions (or allowances) that apply to the household from the household's annual (gross) income.

Household's eligibility for deductions depends, in part, on the type of household. Not all households are eligible for all deductions.

The Tribe/TDHE can add additional deductions as part of self determination.

# Type of Households

TYPE OF DEDUCTION PERMITTED	ELDERLY OR DISABLED	FAMILY
Elderly or disabled household	✓	
Dependent	✓	✓
Child Care	✓	✓
Medical Expenses	✓	
Disability Assistance Expenses	✓	✓

# Do not Qualify as Dependents



The head of the family, the spouse, and the co-head may never qualify as dependents.



A foster child, an unborn child, a child who has not yet joined the family or a live-in attendant may never be counted as a dependent.



# Family Sharing Custody Deduction

Who gets the deduction when two  
families claim the dependent  
deduction for a child?

## Elderly or Disabled Deduction

- ▶ A \$400 elderly or disabled family deduction should be allowed ONLY if the head, co-head or spouse is age 62 or older, or a person with disabilities.

*A disabled household is one in which the head, spouse or sole member is a person with disabilities.*

Two or more persons with disabilities living together and one or more persons with disabilities living with one or more live-in aides also qualify as disabled households.

## Disabled Household

Elderly  
Household

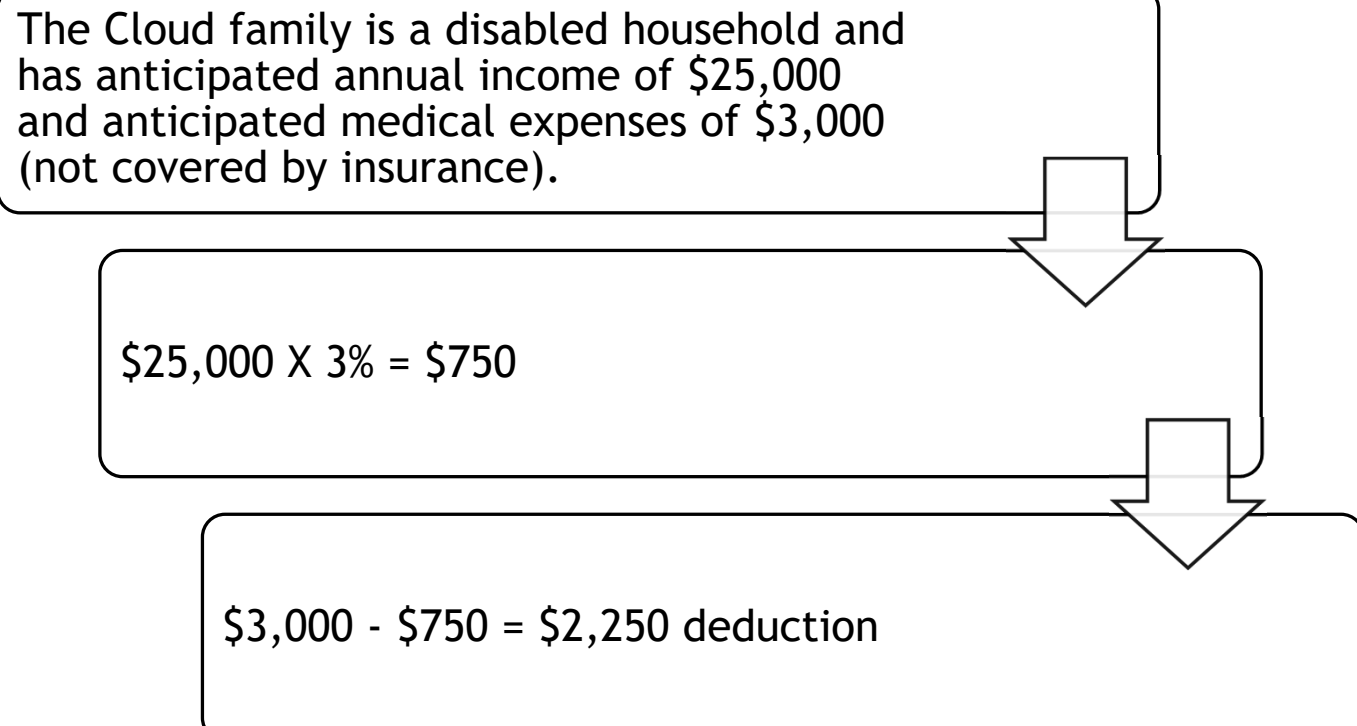
- ▶ *Any household in which the head, spouse or sole member is 62 years of age or older*

# Medical & Attendant Expenses Deduction

- ▶ Medical expenses are deductible for elderly and disabled households only to the extent that the medical expenses of the family are more than three percent of the annual income.
- ▶ Attendant care expenses are deductible for any family with a disabled household member when the expense allows a family member to attend work or school and the expenses are more than three percent of the family's annual income.

## Example: Medical Expense Deduction

The Cloud family is a disabled household and has anticipated annual income of \$25,000 and anticipated medical expenses of \$3,000 (not covered by insurance).



$$\$25,000 \times 3\% = \$750$$

$$\$3,000 - \$750 = \$2,250 \text{ deduction}$$

# Expenses Include

Medical expenses, in the case of an elderly or disabled family;

Reasonable attendant care & auxiliary apparatus expenses for each family member who is a person with disabilities, to the extent necessary to enable any member of the family (including a member who is a person with disabilities) to be employed.

# Eligible Deduction Only If . . .



They are paid out-of-pocket by the family and not reimbursed by an outside source such as insurance, Medicare, or grants by a state agency or charitable organization.



They are anticipated to be paid by the household in the 12 months following the date of admission/recertification.



## Special Calculation for Families Who Are Eligible for Disability Assistance and Medical Expense Deductions

Head (retired/disabled) — SS/pension income	\$16,000
Spouse (employed) — employment income+	<u>\$4,000</u>
Total Annual Income	\$20,000
Total disability assistance expenses	\$500
Total medical expenses	\$1,000

**Step 1:** Determine if the disability assistance expenses exceed 3% of the family's total annual income.

Total disability assistance expenses	\$500
Minus 3% of total annual income ( $.03 \times \$20,000$ )	<u>-\$600</u>
	(\$100)

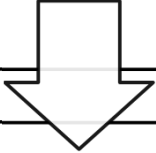
*No portion of the disability expenses exceeds 3% of the annual income; therefore, the disability assistance deduction is \$0.*

**Step 2:** Calculate if the medical expenses exceed the balance of 3% of the family's total annual income.

Total medical expenses	\$1,000
Minus the balance of 3% of total annual income	<u>-\$100</u>
<b>Allowable medical expenses deduction</b>	<b>\$900</b>

# Child Care Expenses

Enables a family member to be gainfully employed, the amount deducted should not exceed employment income.



Amount is not paid or reimbursed



**Child care expenses incurred to permit a family member to work must not exceed the amount earned by the family member made available to work during the hours for which child care is paid.**

## Travel Expenses

- ▶ Must be reasonable and *may not exceed \$25 per week* for the entire household, not per traveler.

# Section 6 Exercises (PART 1)

## *Calculating Adjusted Income*

# Exercise 1a

## Carrol Family:

- ▶ Lea Carrol is a school teacher. Her annual income from teaching last year was \$38,300. She has a disabled daughter who had \$7,000 in medical expenses and another \$7,000 in attendant care expenses while Lea was at work.
- ▶ The tribe charges 30% of adjusted income
- ▶ Max rent for a low income family is \$400

Which of the following deductions apply to the family?

- A. Elder/Disabled
- B. Dependent
- C. Medical expenses
- D. Attendant care expenses
- E. Child Care
- F. Travel

Which of these is correct? The 3% floor for medical and/or attendant care is 1,149.  
( $38,300 \times .03$ )

- A. Family gets a medical expense deduction of  $7000 - 1149 = 5851$
- B. Family gets an attendant care expense deduction of  $7000 - 1149 = 5851$
- C. Family gets a medical and attendant care deduction of  $14000 - 1149 = 12,851$

# Exercise 1b

Carrol Family:

- ▶ Lea Carrol is a school teacher. Her annual income from teaching last year was \$38,300. She has a disabled daughter who had \$7,000 in medical expenses and another \$7,000 in attendant care expenses while Lea was at work.
- ▶ The tribe charges 30% of adjusted income
- ▶ Max rent for a low income family is \$400

Which is correct for the family's total deductions?

- A. Elder/Disabled 400 + Dependent 480 + Medical and Attendant 12851 = 13731
- B. Elder/Disabled 400 + Medical and Attendant 12851 = 13251
- C. Dependent 480 + Attendant 5851 = 6331

What is the family's adjusted annual income, adjusted monthly income, and rent payment?

- A. 31969, 2664, 799
- B. 31969, 2664, 400
- C. 31969, 2664, 750

## Exercise 2a

Benson Family:

Dave 61                      \$ 1,000/ month disability

Dana 61                      \$ 10,000/year per capita

Dave Jr 40 full time student              \$ 20/hour, 10 hours a week tutoring

Dave is disabled

Dave Jr is attending school full time

Dana does not work outside the home

Dana receives \$10,000 per capita from her tribe for gaming

The family has medical expenses of \$1000/ year and attendant care expenses of \$200/month so Dana can **volunteer** at the local library.

The Tribe charges 25% of adjusted income as rent.

Tribe's maximum rent for a low income family is \$800

What is the correct way to calculate their income?

- A.  $(1000 \times 12) + 10,000 + (20 \text{ hr} \times 10 \text{ hours} \times 52 \text{ weeks}) = 32,400$
- B.  $(1000 \times 12) + 10,000 + 480 = 22,480$
- C.  $(1000 \times 12) + 10,000 = 22,000$

## Exercise 2b

Benson Family:

Dave 61                      \$ 1,000/ month disability

Dana 61                      \$ 10,000/year per capita

Dave Jr 40 full time student              \$ 20/hour, 10 hours a week tutoring

Dave is disabled

Dave Jr is attending school full time

Dana does not work outside the home

Dana receives \$10,000 per capita from her tribe for gaming

The family has medical expenses of \$1000/ year and attendant care expenses of \$200/month so Dana can **volunteer** at the local library.

The Tribe charges 25% of adjusted income as rent.

Tribe's maximum rent for a low income family is \$800

Which of the following deductions apply to the family?

- A. Elder/Disabled
- B. Dependent
- C. Medical expenses
- D. Attendant care expenses
- E. Child Care
- F. Travel



# Exercise 2c

Benson Family:

Dave 61                      \$ 1,000/ month disability

Dana 61                      \$ 10,000/year per capita

Dave Jr 40 full time student              \$ 20/hour, 10 hours a week tutoring

Dave is disabled

Dave Jr is attending school full time

Dana does not work outside the home

Dana receives \$10,000 per capita from her tribe for gaming

The family has medical expenses of \$1000/ year and attendant care expenses of \$200/month so Dana can **volunteer** at the local library.

The Tribe charges 25% of adjusted income as rent.

Tribe's maximum rent for a low income family is \$800

Which is correct for the family's total deductions?

- A. Elder/Disabled 400 + Dependent 480 + Medical and Attendant 2725.60 = 3605.60
- B. Elder/Disabled 400 + Medical and Attendant 2725.60 = 3125.60
- C. Elder/Disabled 400 + Dependent 480 + Medical only 325.60 = 1205.60

# Exercise 2d

Benson Family:

Dave 61                      \$ 1,000/ month disability

Dana 61                      \$ 10,000/year per capita

Dave Jr 40 full time student              \$ 20/hour, 10 hours a week tutoring

Dave is disabled

Dave Jr is attending school full time

Dana does not work outside the home

Dana receives \$10,000 per capita from her tribe for gaming

The family has medical expenses of \$1000/ year and attendant care expenses of \$200/month so Dana can **volunteer** at the local library.

The Tribe charges 25% of adjusted income as rent.

Tribe's maximum rent for a low income family is \$800

What is the family's adjusted annual income, adjusted monthly income, and rent payment?

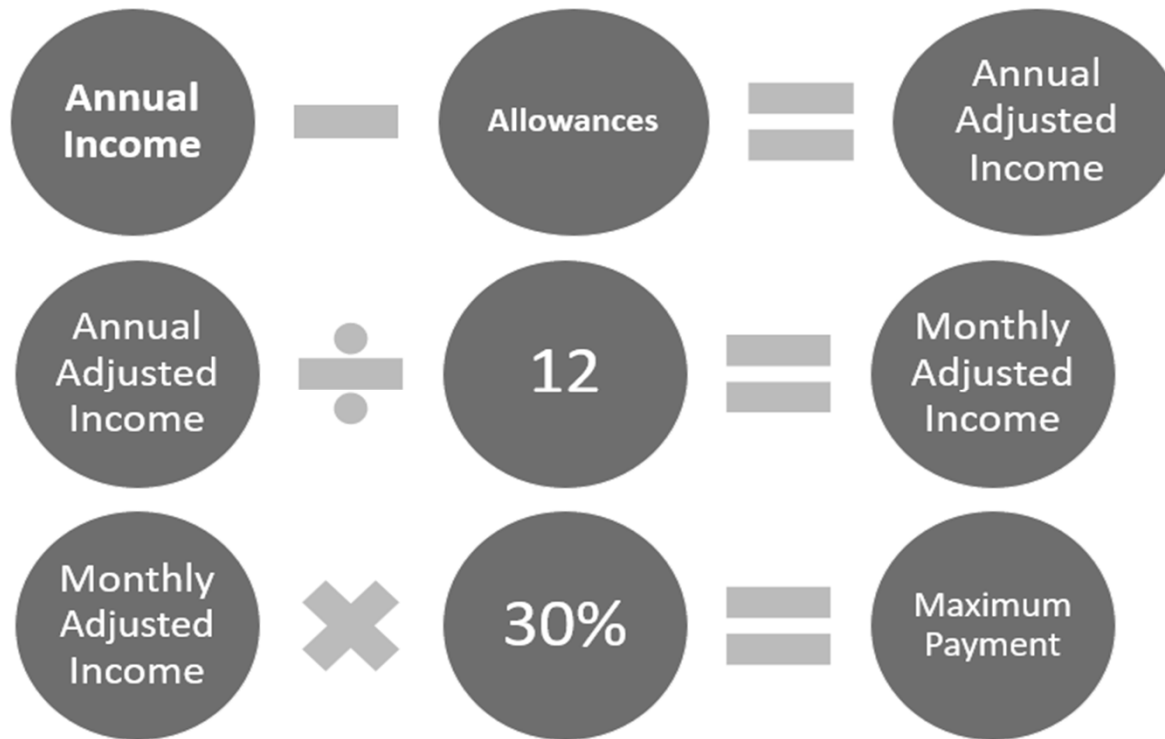
- A. 21275, 1772, 443
- B. 21275, 1772, 800
- C. 21275, 1772, 531.6

# Total Tenant Payment (TTP)

Amount a tenant  
is expected to  
contribute for  
rent

For NAHASDA  
programs, can't  
exceed 30% of  
adjusted income

# Calculating Maximum Tenant Payment



Monthly  
Payment  
Computation

---

How payments are  
calculated must be included  
in policies

---

Monthly rent or homebuyer  
payments can't exceed 30%  
of monthly adjusted income  
for low-income families

---

Can charge non low-income  
families more than 30% of  
monthly adjusted income

# Non Low- Income Family Payments

---

To calculate rental payment for non low-income family, divide their income by 80% of median income

---

Multiply that number by amount of monthly rent for low-income family

---

This amount is *minimum monthly payment*.

---

These procedures should be addressed in policies.

To calculate rental payment for non low-income family, divide their income by 80% of median income

Multiply that number by amount of monthly rent for low-income family

This amount is *minimum monthly payment*.

These procedures should be addressed in policies.

## Non Low-Income Family Payments

Eighty percent of the median income for a family of four in Fairbanks is \$75,040.

```
graph TD; A[Eighty percent of the median income for a family of four in Fairbanks is $75,040.] --> B[Rental Payment for a family at 80 percent of median income is $1200 per month.]; B --> C[FMR 3-bedroom = $1,793 per month];
```

Rental Payment for a family at 80 percent of median income is \$1200 per month.

FMR 3-bedroom = \$1,793 per month

## Calculating Rent for Non-Low-Income



## RENT FORMULA

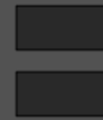
Non Low  
Income



Low  
Income

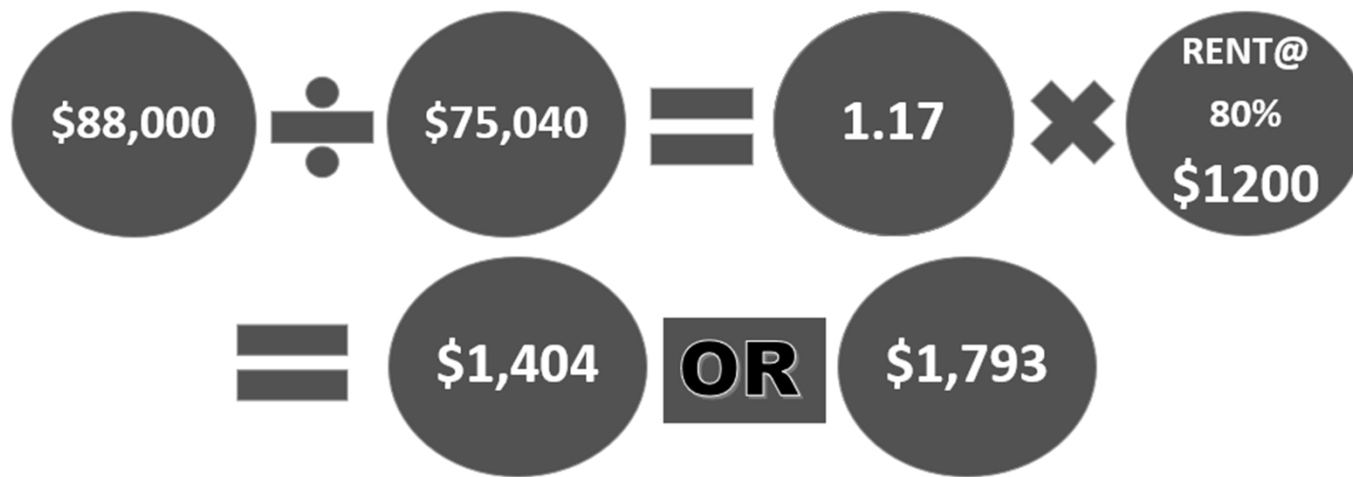


Rent at  
80%



Rent of  
Non  
Low  
Income

Non-Low-Income Rent Formula



## Non Low-Income Rent Calculation

- Eighty percent of the median income for a family of four in Fairbanks is \$75,040.
- Rental Payment for a family at 80 percent of median income is \$1200 per month.
- FMR 3-bedroom = \$1,793 per month
- A non low-income Indian family of four earns \$88,000/yr.

**Section 6 exercises (PART 2)**  
*Calculating Monthly Adjusted Income and  
Tenant Payment for Non Low Income  
Families*

# Calculating Adjusted Income and Tenant Payment

The follow information applies to the next 8 questions:

## Stiles Family

Bill Stiles and his wife Emma (45 and 35) have 5 children. Billy (18) and Willa (21) are full time students at the tribe's university. They participate in a work/study program to pay their tuition. Billy earned \$6000 working in the college snack shop and Willa earned \$7000 as a clerk in the bursar's office.

Emma Lou (17) is Emma's daughter from a previous relationship and Emma received child support for her of \$350/month. Emma Lou also works part time after school at the local donut shop and earned \$100/week last year. The couple also has Jimmy (9) who is disabled and Lucas (7). Bill works full time as a mechanic earning \$1,200/ week. Bill worked half of the year out of state for a big company project and received a bonus of \$7,000 for his efforts. Emma stays home with the kids but occasionally sells meat pies at the tribal office. She made \$1,000 in cash last year and paid \$800 for the supplies. Child care expenses for Lucas were \$600 while Emma worked on her meat pies. In addition, Jimmy had attendant care expenses of \$600 for the same period. The family had medical expenses of \$11,000 after Jimmy had emergency surgery, but the tribe paid for the surgery.

- ▶ The max payment for a low income family is \$850

# Exercise 1

Fact Summary:

- ▶ Bill, 45      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35      Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17      Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled 11,000 medical bills paid by tribe, 600 attendant care expenses
  
- ▶ Lucas, 7      600 Child care expenses

What is the Family's annual income?

- A.  $(62400+7000) + (200+4200) + 7000 + 6000 + 5200 = 92,000$
- B.  $(62400+7000) + (200+4200) + 480+480+480 = 75,240$
- C.  $(62400+7000) + (200+4200) + 480+480 = 74,760$

## Exercise 2

### Fact Summary:

- ▶ Bill, 45      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35      Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17      Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled      11,000 medical bills paid by tribe, 600 attendant care expenses
- ▶ Lucas, 7      600 Child care expenses\

How many dependent deductions does the family have?

- A. 5 (480 X 5) = 2,400
- B. 2 (480 x 2) = 960
- C. 3 (480 x 3) = 1,440

## Exercise 3

### Fact Summary:

- ▶ Bill, 45                      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35                    Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17                Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled            11,000 medical bills paid by tribe, 600 attendant care expenses
- ▶ Lucas, 7                      600 Child care expenses

Which of these statements is true?

- A. The family has 0 medical expense deduction because the head of household or spouse is not disabled
- B. The family has 11,000 medical expense deductions because they paid for the surgery
- C. The family has a medical expense deduction of 10,326 (11,000 – the 3 % floor of 2242)

# Exercise 4

## Fact Summary:

- ▶ Bill, 45      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35      Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17      Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled      11,000 medical bills paid by tribe, 600 attendant care expenses
- ▶ Lucas, 7      600 Child care expenses

Is the family eligible for a deduction for child care expense?

- A. Yes, up to \$200 because the expense was incurred to allow Emma to be employed and the amount is capped at her total earnings
- B. No because Emma works part time and the deduction is only allowed for full time employment



## Exercise 5

### Fact Summary:

- ▶ Bill, 45      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35      Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17      Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled      11,000 medical bills paid by tribe, 600 attendant care expenses
  
- ▶ Lucas, 7      600 Child care expenses

Is the family eligible for an attendant care expense deduction?

- A. Yes up to 200 because the expense was incurred to allow Emma to be employed and the amount is capped at her total earnings
- B. No because the attendant care expenses don't exceed the 3% floor of 2242.

## Exercise 6

### Fact Summary:

- ▶ Bill, 45      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35      Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17      Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled      11,000 medical bills paid by tribe, 600 attendant care expenses
- ▶ Lucas, 7      600 Child care expenses

If the 80% median income is \$74,000, is the family eligible for admission?

- A. Yes
- B. No
- C. Depends on the Tribe/TDHE IHP on allowing families in the 80-100% income bracket

# Exercise 7

## Fact Summary:

- ▶ Bill, 45      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35      Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17      Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled      11,000 medical bills paid by tribe, 600 attendant care expenses
- ▶ Lucas, 7      600 Child care expenses

True or False? The family's payment is:  $74,760/74,000$  (80% limit) =  $1.01 \times 850 = 858$

## Exercise 8

### Fact Summary:

- ▶ Bill, 45      Wages = 1200/week = 62400, Bonus = 7000
- ▶ Emma, 35      Wages = 200/ net, Child support received 350/month= 4200
- ▶ Willa, 21, Full time student Wages = 7000
- ▶ Billy, 18, Full time student Wages = 6000
- ▶ Emma Lou, 17      Wages = 100/ week = 5200
- ▶ Jimmy, 9 Disabled      11,000 medical bills paid by tribe, 600 attendant care expenses
- ▶ Lucas, 7      600 Child care expenses

If the family was originally admitted as low income and subsequently becomes non low income, what is their rent payment? Policy says participants who subsequently become non low income will have their rent capped at the low income limit.

- A. 858
- B. 850
- C. 950

# Eligibility and Tenant Payment Calculation

This information applies to the next 3 questions:

- ▶ Bill LeBeau is a medical doctor working in Minnesota. He recently divorced his wife and decided he wanted to take his life into another direction and return to his tribe's reservation. He knew they always needed doctors at the local clinic. He earns \$1,923 a week as a clinic employee. His son William decided to move back to the reservation with his father and registered as a full-time student at the tribal college. He also got a job working part-time at a nearby restaurant, where he makes \$5,000 a year. And William continued to receive per capita income of \$500 per month from his mother's tribe for oil lease proceeds.
- ▶ Bill and his son William want to rent an apartment built by the Tribe's housing program with NAHASDA funds. It is the only housing available within 100 miles of the business center of the reservation where the clinic and tribal college are located. Because Bill has been gone from the reservation for so long, he knows he won't be able to get a land lease on which to build a home or place a mobile home for at least 5 years.

# Exercise 1

Bill LeBeau is a medical doctor working in Minnesota. He recently divorced his wife and decided he wanted to take his life into another direction and return to his tribe's reservation. He knew they always needed doctors at the local clinic. He earns \$1,923 a week as a clinic employee. His son William decided to move back to the reservation with his father and registered as a full-time student at the tribal college. He also got a job working part-time at a nearby restaurant, where he makes \$5,000 a year. And William continued to receive per capita income of \$500 per month from his mother's tribe for oil lease proceeds.

Bill and his son William want to rent an apartment built by the Tribe's housing program with NAHASDA funds. It is the only housing available within 100 miles of the business center of the reservation where the clinic and tribal college are located. Because Bill has been gone from the reservation for so long, he knows he won't be able to get a land lease on which to build a home or place a mobile home for at least 5 years.

Which of the following is correct for calculating the family's income?

- A.  $(1923/\text{wk} \times 52 \text{ weeks}) + 5000 + (500 \times 12) = 110,996$
- B.  $(1923/\text{wk} \times 52 \text{ weeks}) + 480 + (500 \times 12) = 106,476$
- C.  $(1923/\text{wk} \times 52 \text{ weeks}) + 480 + (500 \times 12 - 2000) = 104,476$

## Exercise 2

Bill LeBeau is a medical doctor working in Minnesota. He recently divorced his wife and decided he wanted to take his life into another direction and return to his tribe's reservation. He knew they always needed doctors at the local clinic. He earns \$1,923 a week as a clinic employee. His son William decided to move back to the reservation with his father and registered as a full-time student at the tribal college. He also got a job working part-time at a nearby restaurant, where he makes \$5,000 a year. And William continued to receive per capita income of \$500 per month from his mother's tribe for oil lease proceeds.

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The 80% limit for a family of 2 is 48,320 and the 100% limit is 60,400. Can this family be assisted as an essential family?

- A. Yes. Even though they are over income, they meet the definition of a family whose presence is beneficial to the Indian families in the area and they meet the requirement that housing cannot be met without assistance.
- B. Yes. They meet the definition of Essential family, and that's the only requirement.
- C. No, the income is too high.

## Exercise 3

Bill LeBeau is a medical doctor working in Minnesota. He recently divorced his wife and decided he wanted to take his life into another direction and return to his tribe's reservation. He knew they always needed doctors at the local clinic. He earns \$1,923 a week as a clinic employee. His son William decided to move back to the reservation with his father and registered as a full-time student at the tribal college. He also got a job working part-time at a nearby restaurant, where he makes \$5,000 a year. And William continued to receive per capita income of \$500 per month from his mother's tribe for oil lease proceeds.

Bill and his son William want to rent an apartment built by the Tribe's housing program with NAHASDA funds. It is the only housing available within 100 miles of the business center of the reservation where the clinic and tribal college are located. Because Bill has been gone from the reservation for so long, he knows he won't be able to get a land lease on which to build a home or place a mobile home for at least 5 years.

How will their rent be calculated?

- A. Because they are non low income at the time of admission, the calculation must be done to make sure they do not receive the same benefit as a low income family.
- B. The max rent for a low income family
- C. Fair Market Value
- D. It depends on the Tribe's policy.



Non Low-Income  
Other Assistance  
Payment  
Requirements

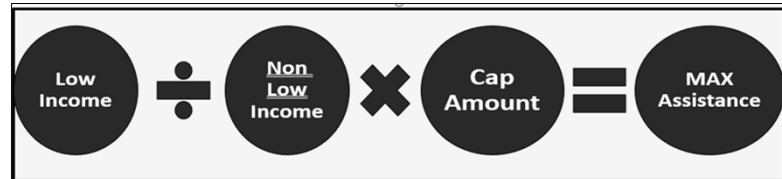
- ▶ Other assistance, including down payment assistance, to non-low-income families, cannot exceed [income of family at 80 percent of median income/income of non-low-income family] × [present value of the assistance provided to family at 80 percent of median income].

# Calculating Down Payment Assistance for Non Low-Income

Eighty percent of the median income for a family of four in Fairbanks is \$75,040.

Down Payment Assistance is capped at \$10,000 for a family at 80 percent of median income

# Non-Low-Income Other Assistance Payment Formula



- ▶ Other assistance, including down payment assistance, to non-low-income families, cannot exceed [income of family at 80 percent of median income / income of non-low-income family] × [present value of the assistance provided to family at 80 percent of median income].

$$\text{Income Low Income} \div \text{Income Non-Low Income} \times \text{Assistance 80\%} = \text{Assistance Non-Low Income}$$

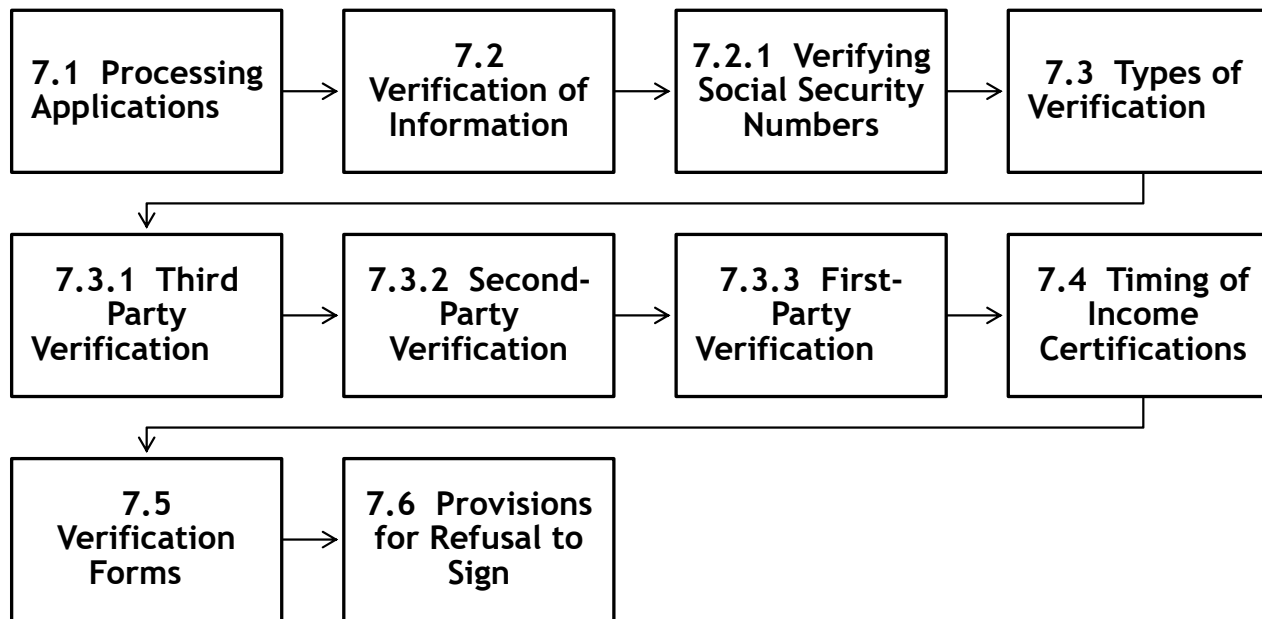
$$\$75,040 \div \$88,000 = 85\%$$

$$85\% \times \$10,000 = \$8,500$$

Down Payment Assistance for Non-Low-Income Families

# Section 7 Verification

# Section Overview



# Verification

- ▶ What additional documents are needed
- ▶ What additional information must the applicant provide
- ▶ What must be verified to comply with NAHASDA requirements
- ▶ What type of verification is needed

# Verification Forms

Should be comprehensive, but not complicated

Should ask secondary questions (are expenses reimbursed, etc)

Should include an applicant's signed certification that everything relevant has been disclosed

Must include a signed authorization for release of information



# Verification Forms

Should capture name, position, telephone number of information provider

Should capture current and anticipated earnings and fluctuating pay rates and hours

May want to consider including self-addressed stamped envelope with each verification form mailed out

# Standard Verification Forms

Consent to Release Information

Verification of Employment

Verification of Income

Verification of Trust Income

Verification of Savings

Verification of Pensions

Landlord Verification

# Verifications Overview

Cuts across all occupancy areas

All information in tenant file must be verified and properly documented

Recipient needs to establish verification standards and procedures in the A&O Policy

Documentation and verification is a joint responsibility of the Recipient and family

# Release Forms

- ▶ Obtaining information for verification purposes, requires a signed consent for release of information from the family member whose information is being requested

# Authorization for Release of Information/ Privacy Act Statement (form HUD-9886)

All adult family members & spouse must sign

Can be used between regular re-exams to  
verify unreported income

Applicant's certification that income & other  
information is accurate and complete

# Authorization for Release of Information/ Privacy Act Statement (form HUD-9886)

**Authorization for the Release of Information/ Privacy Act Notice**  
to the U.S. Department of Housing and Urban Development (HUD) and the Housing Agency/Authority (HA)

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
FORM CONTROL NUMBER: 2510-014  
MAY 1972/214

HUD requesting release of information: (Cross out space if none) (Full address, name of contact person, and date)

HA requesting release of information: (Cross out space if none) (Full address, name of contact person, and date)

**Authority:** Section 904 of the Stewart B. McKinney Homeless Assistance Amendments Act of 1988, as amended by Section 903 of the Housing and Community Development Act of 1992 and Section 3003 of the Omnibus Budget Reconciliation Act of 1993.

This law requires that you sign a consent form authorizing: (1) HUD and the Housing Agency/Authority (HA) to request verification of salary and wages from current or previous employers; (2) HUD and the HA to request wage and unemployment compensation claim information from the state agency responsible for keeping that information; (3) HUD to request certain tax return information from the U.S. Social Security Administration and the U.S. Internal Revenue Service. The law also requires independent verification of income information. Therefore, HUD or the HA may request information from financial institutions to verify your eligibility and level of benefits.

**Purpose:** In signing this consent form, you are authorizing HUD and the above-named HA to request income information from the sources listed on the form. HUD and the HA need this information to verify your household's income, in order to ensure that you are eligible for assisted housing benefits and that these benefits are set at the correct level. HUD and the HA may participate in computer matching programs with these sources in order to verify your eligibility and level of benefits.

**Uses of Information to Be Obtained:** HUD is required to protect the income information it obtains in accordance with the Privacy Act of 1974, 5 U.S.C. 552a. HUD may disclose information (other than tax return information) for certain routine uses, such as to other government agencies for law enforcement purposes, and to Federal agencies for employment suitability purposes. The HA is also required to protect the income information it obtains in accordance with any applicable State privacy law. HUD and HA employees may be subject to penalties for unauthorized disclosure or improper uses of the income information that is obtained based on the consent form. Private owners may not request or receive information authorized by this form.

**Who Must Sign the Consent Form:** Each member of your household who is 18 years of age or older must sign the consent form. Additional signatures must be obtained from new adult members joining the household or whenever members of the household become 18 years of age.

Original is retained by the requesting organization.

HUD-9886 (7/94)

Persons who apply for or receive assistance under the following programs are required to sign this consent form:

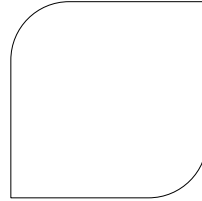
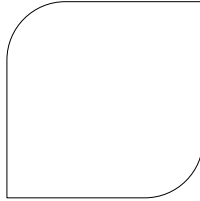
- PHA-owned rental public housing
- Turkey Hill Homeownership Opportunities
- Mutual Help Homeownership Opportunity
- Section 23 and 19(c) leased housing
- Section 23 Housing Assistance Payments
- HA-owned rental Indian housing
- Section 8 Rental Certificate
- Section 8 Rental Voucher
- Section 8 Moderate Rehabilitation

**Failure to Sign Consent Form:** Your failure to sign the consent form may result in the denial of eligibility or termination of assisted housing benefits, or both. Denial of eligibility or termination of benefits is subject to the HA's grievance procedures and notice of benefits is subject to the HA's grievance procedures.

**Sources of Information To Be Obtained:** (This consent is limited to the wage and unemployment information and payments of benefits in subject to the HA's grievance procedures and notice of benefits is subject to the HA's grievance procedures.)

U.S. Social Security Administration (HUD only) (This consent is limited to the wage and self employment information and payments of retirement income as referenced in Section 6103(X)(7)(A) of the Internal Revenue Code.)

U.S. Internal Revenue Service (HUD only) (This consent is limited to unearned income [i.e., interest and dividends]) Information may also be obtained directly from: (a) current and former employers concerning unearned income (i.e., interest and dividends); (b) financial institutions that income information obtained from these sources will be used to verify information obtained from the consent form. Therefore, this consent form only authorizes release of benefits. Therefore, this consent form only authorizes release of directly from employers and financial institutions of information regarding any period(s) within the last 5 years when I have received assisted housing benefits.



HUD-9886 MAY ONLY BE USED FOR VERIFICATION SOURCES LISTED ON THE FORM

VALID FOR 15 MONTHS FROM DATE OF SIGNATURE

# What Must Be Verified

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Income, assets and asset income

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Income exclusions

---

Allowances and deductions

---

Family composition

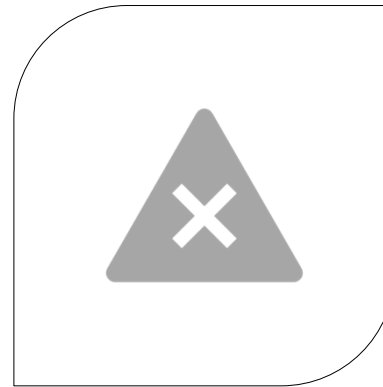
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Social security numbers

# Verifying Annual Income



RECIPIENTS NEED A THOROUGH  
UNDERSTANDING OF WHAT CONSTITUTES  
INCOME



RECIPIENT SHOULD NOT MAKE ASSUMPTIONS  
ABOUT WHETHER SOMEONE MAY OR MAY NOT  
HAVE A PARTICULAR TYPE OF INCOME



## Zero Income Families



**A family budget or statement of financial responsibility should be required**



**Use up-front verification, for example:**

**IRS 4506-T**

**Credit report**



**Recipient must attempt to determine the source of income when the family's regular expenditures conflict with their claim of zero income**

## Verifying Income Exclusions

- ▶ A Recipient needs to obtain verification for an income exclusion, if, without that verification, a Recipient would not be able to determine whether or not the income is to be excluded

# Verifying Income Exclusions

For example, payments received under Title V of the Older Americans Act of 1985

- The Recipient would have to, at minimum, verify the source of that income

The wages of a child under 18 would be the same situation

Verify age - verification of amount is not necessary for wages

# Verifying Income Exclusions

- ▶ There are also situations where it would be necessary to obtain 3<sup>rd</sup> party of both the source and the amount of the income in order to calculate appropriately, for example;
  - ▶ Qualifying Local training program income



## Verifying Allowances and Deductions

- ▶ Recipient must also take into account all anticipated deductions from annual income to obtain accurate adjusted annual income

## What Must Be Verified

- ▶ Deductions, such as;
  - ▶ Family members under 18
  - ▶ Age or disability of head or spouse
  - ▶ Disability of other family members
  - ▶ Full time student status
  - ▶ Child care costs
  - ▶ Disability assistance expense
  - ▶ Unreimbursed medical expenses

## Third Party Written Verification and Documentation

- To the maximum extent feasible, Recipients should use third party verification sources
- Must not be hand carried by the family
- Independent, directly from third party by mail, fax, or other reliable means





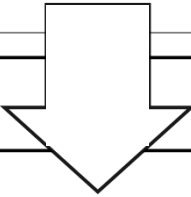
## Third Party Oral Verification and Documentation

- ▶ Use where third party written is impossible to obtain or not timely (follow up with written)
- ▶ Phone or interview by Recipient staff
- ▶ Recipient records information
  - ▶ Date/time of contact
  - ▶ Name and source of information
  - ▶ Recipient staff name/signature
  - ▶ Summary of information
  - ▶ Rationale for using oral verification



# Verification and Documentation

Establish timeframes for receipt of third party verification (i.e.: 2 weeks and follow up, 4 weeks, 21 days, 30 days, etc.)



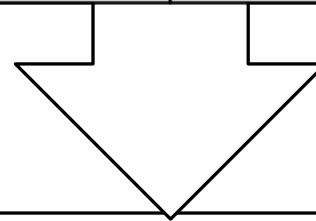
Must document in the case file why third party was not available

## Verification and Documentation

The Recipient is the final judge of what constitutes adequate and credible verification and documentation

If there is doubt about reliability of information, staff should pursue additional information

Recipient should have reasonable confidence that documentation is accurate



Recipient staff are not required to accept information, simply because it is offered

## Verification and Documentation

Documentation that is more than 90 days old should be considered “not timely” (obtain new documentation)

Not applicable to date of birth, SSNs



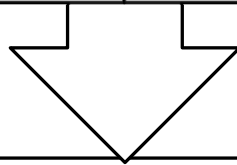
# Tenant Consent

- ▶ Recipient is always required to obtain signature of **all** household members 18 years and older on a consent form authorizing release of information
- ▶ Recipient should review their consent forms to ensure that various methods to verify income are included

# Applicant Certification

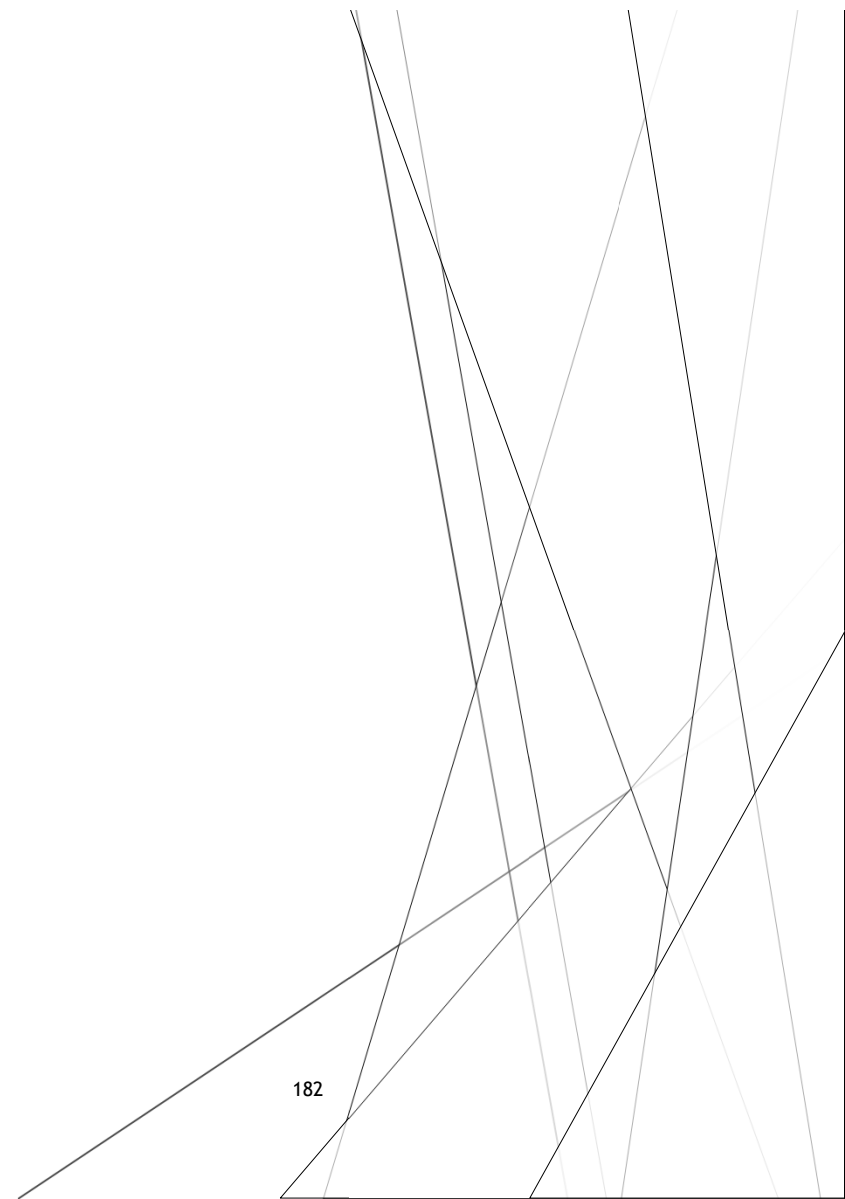
May be used when:

Information doesn't require certification •Birth certificate, Social Security card	Third-party verification is impossible or delayed	Income is derived from cash transactions	Need to document lack of income
---	---	--	---------------------------------



Housing employee should include memo to file documenting when third-party verification is not available

# Section 7 Exercises



# Exercise 1

Who must sign Release Forms for verification?

- A. Head of Household
- B. Head of Household and Spouse
- C. All household members over the age of 18
- D. All household members

## Exercise 2

Which of the following should be verified?

- A. Income
- B. Deductions
- C. Exclusions
- D. All of the above
- E. None of the above



## Exercise 3

True or false? As long as the applicant was eligible when they applied, they can be admitted without additional verification.

# Section 8 Selection

# Selection Process

---

Applicant completes preliminary application to be determined eligible and placed on waiting list.

---

Applications updated annually.

---

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When unit is available, top two applicants notified and asked to be interviewed.

---

Staff verifies applicant information.

---

---

After verification, eligibility confirmed, offer extended, and unit assigned.



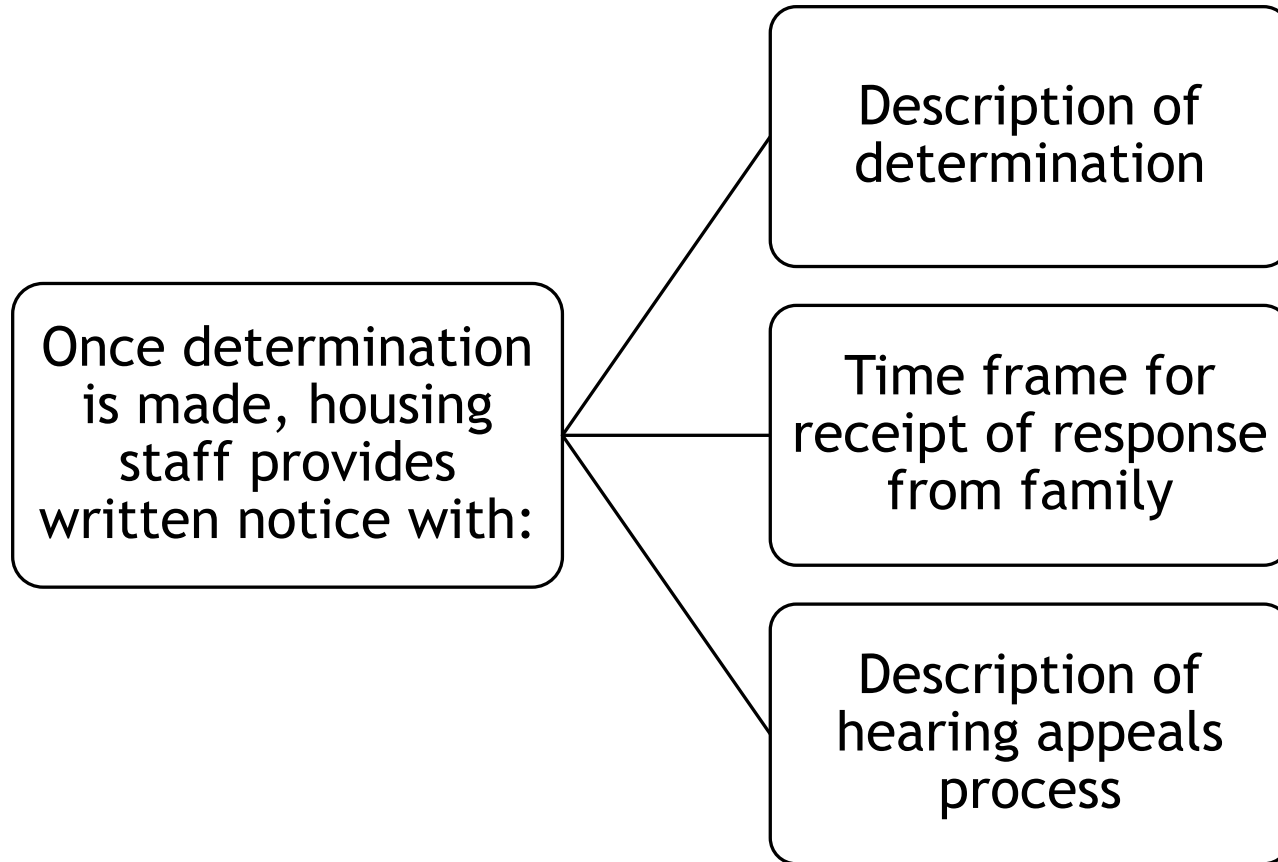
# Selection Criteria

Should be established by admissions policies

## Examples:

Ability to make monthly payments	Comments from prior landlord	Credit references	Housekeeping habits	Criminal background check	Disability accommodations
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# Selection



# Tenant/Homebuyer Selection should be



- ▶ Governed by law
- ▶ In writing
- ▶ Supported by a policy
- ▶ Adopted by governing body

TRUE

TRUE

TRUE

TRUE

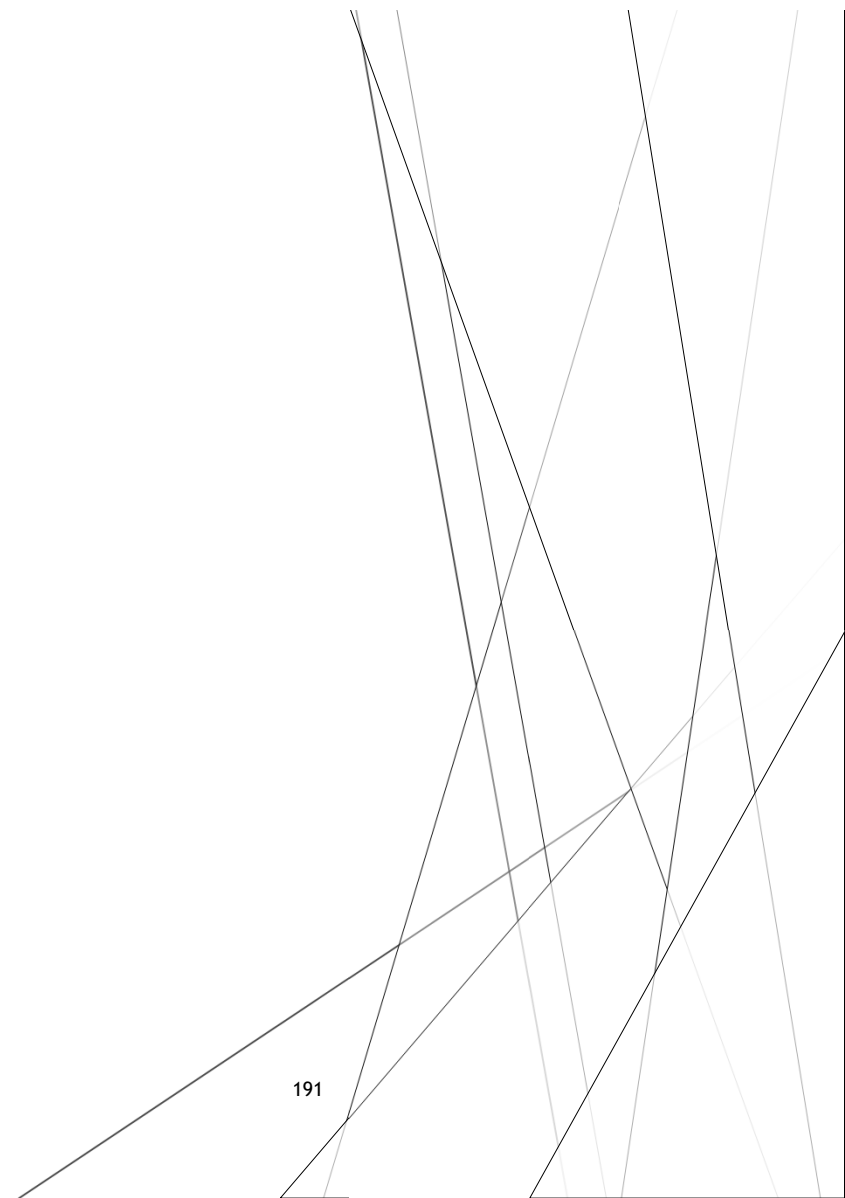
FALSE

FALSE

FALSE

FALSE

# Section 8 Exercise



# Exercise 1

Who is selected when using a waiting list?

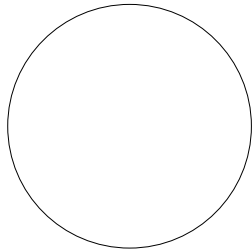
- A. The first eligible person on the waiting list
- B. Top 20 are put in a hat for a drawing
- c. The Chairperson



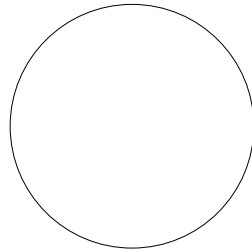
# Section 9

## Occupancy Standards

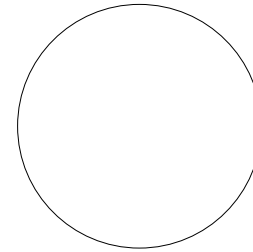
# Minimum Occupancy Standards



DOES APPLICANT MEET  
DEFINITION OF "FAMILY?"



DOES FAMILY'S INCOME  
FALL WITHIN PRESCRIBED  
LIMITS?



IS APPLICANT SUITABLE  
CUSTOMER AND ABLE TO  
MEET REQUIREMENTS OF  
PROGRAM?

# Other Occupancy Standards

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Family Characteristics

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Unit Size



# Family Characteristics

Elderly (62 years old or older)

Near Elderly (55 to 62 years old)

Persons with Disabilities

Single Person

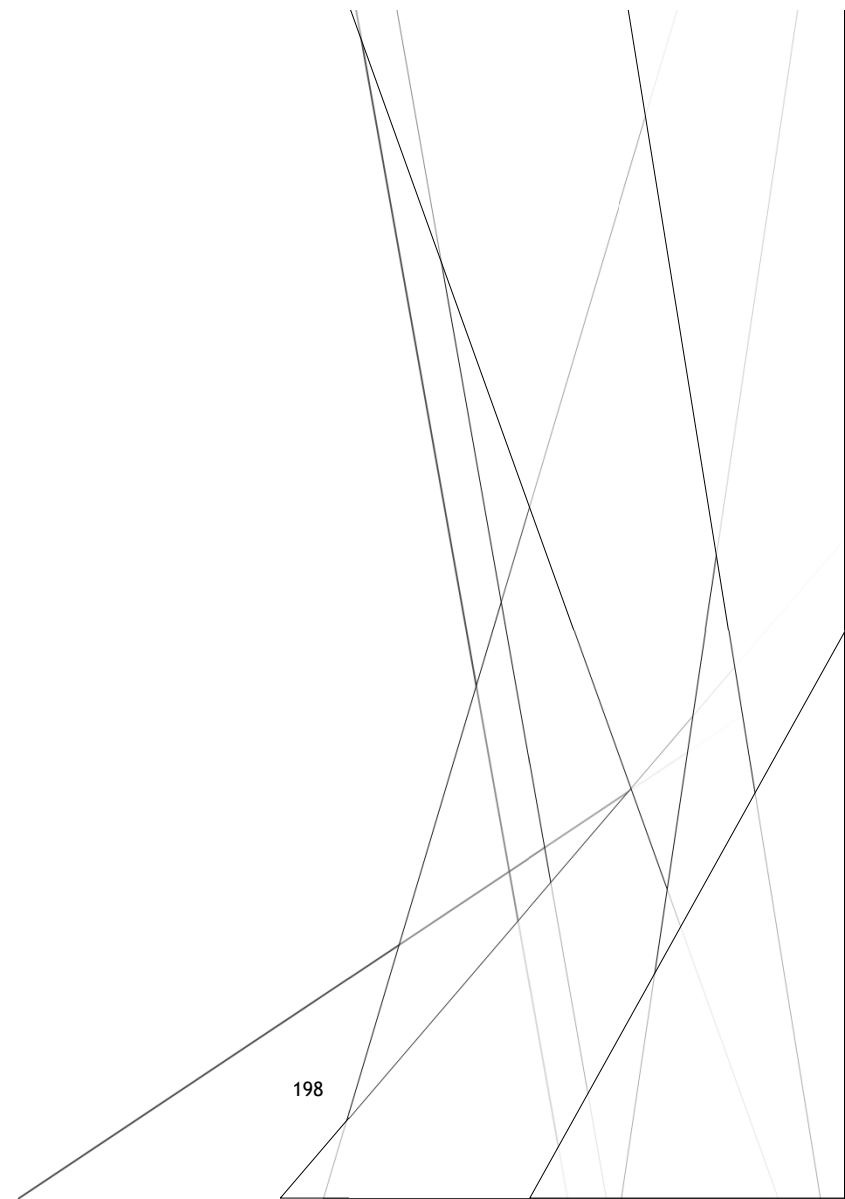
# Unit Size

No requirements to determine unit size

Your policies should consider:

- Number of people in household
- Children expected to be born, adopted, or taken into custody
- Live-in Attendants
- Children who are away at school, but will come home
- Bedroom needs based on health or medical reasons

# Section 9 Exercise



198

# Exercise 1

True or False? NAHASDA determines unit sizes for families.

# Section 10 Other Programs





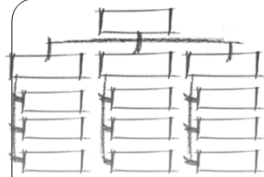
# Other Programs

- ▶ **Down Payment Assistance Policy**
- ▶ **Lease Purchase Program**
- ▶ **Occupied Home Repair or Rehab Programs**
- ▶ **Weatherization**

# What Happens Before a Project Starts?

Needs Assessment & Community Planning

Identify need, programs, facilities, land



Organizational commitment and understanding from governing body

Identify human & financial resources to implement the project



Form of commitment

Official resolution  
Official minutes

# Analysis can Tell Us . . .

## ▶ People

- ▶ What can people afford?
- ▶ What are people willing to pay?
- ▶ Household size and composition?

## ▶ Price:

- ▶ Rental - will revenues meet expenses to operate and enable payment of mortgage?
- ▶ Homeownership - What price and resulting mortgage will people pay?
- ▶ What is the affordability gap? The “reality” gap?

## ▶ Program:

- ▶ What type of housing meets people’s wants (home, property size, amenities, design features)?
- ▶ Given what people can afford and are willing to pay, what type of program can you provide?

# Methods of Assistance

- ▶ Subsidy for rental
- ▶ Grant
- ▶ Loan
  - ▶ No interest
  - ▶ Market interest
  - ▶ Reduced interest
- ▶ Sweat Equity
- ▶ Technical assistance
- ▶ Other

# Setting House Payments

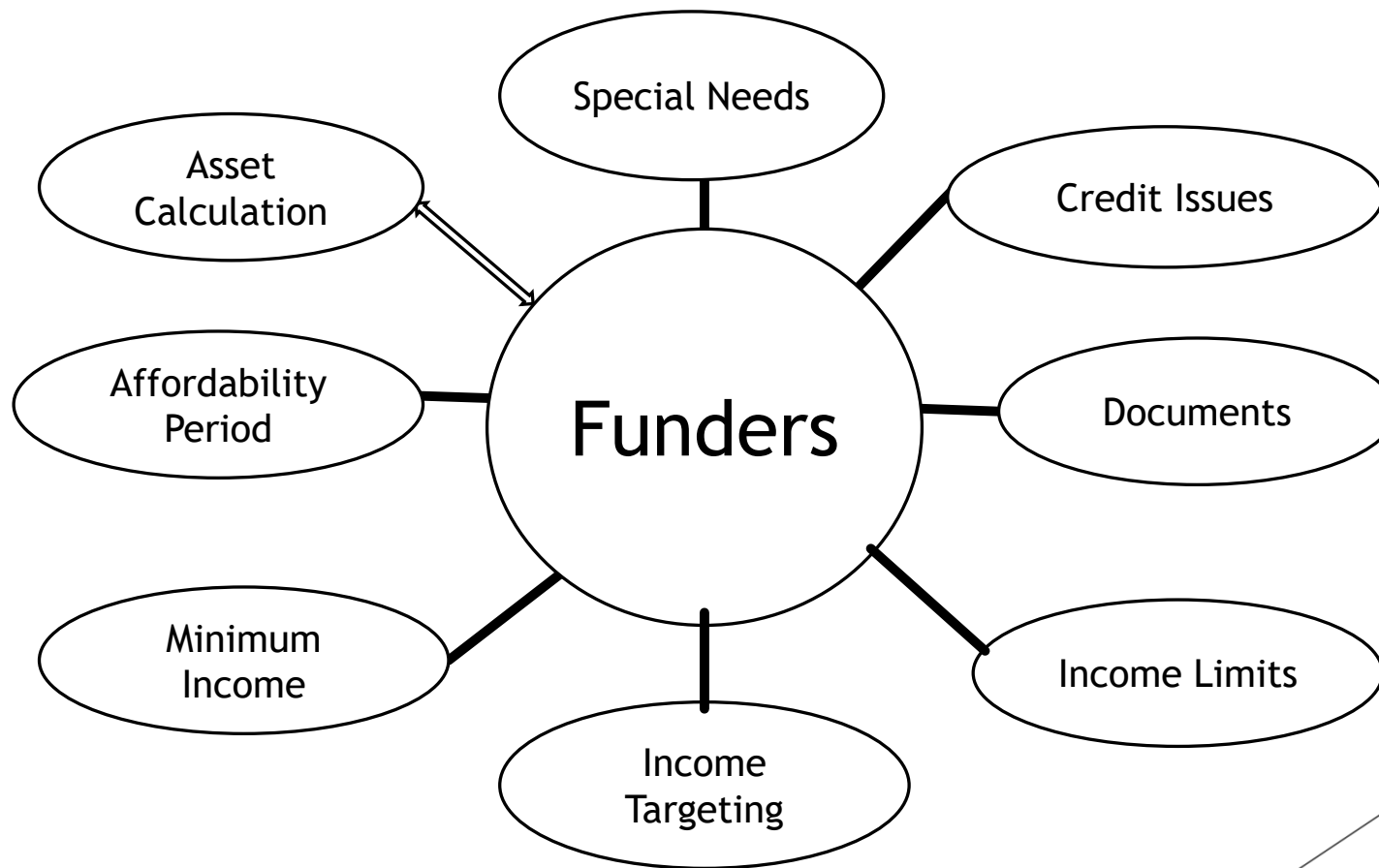
- ▶ Can set rents as:
  - ▶ 30% of adjusted income
  - ▶ Minimum rents with 30% test
  - ▶ Lower percentage of income
  - ▶ Flat rate with 30% test
- ▶ Can set house payments to equal debt service for homeownership
- ▶ Can provide down payment assistance for those who can qualify for a mortgage.



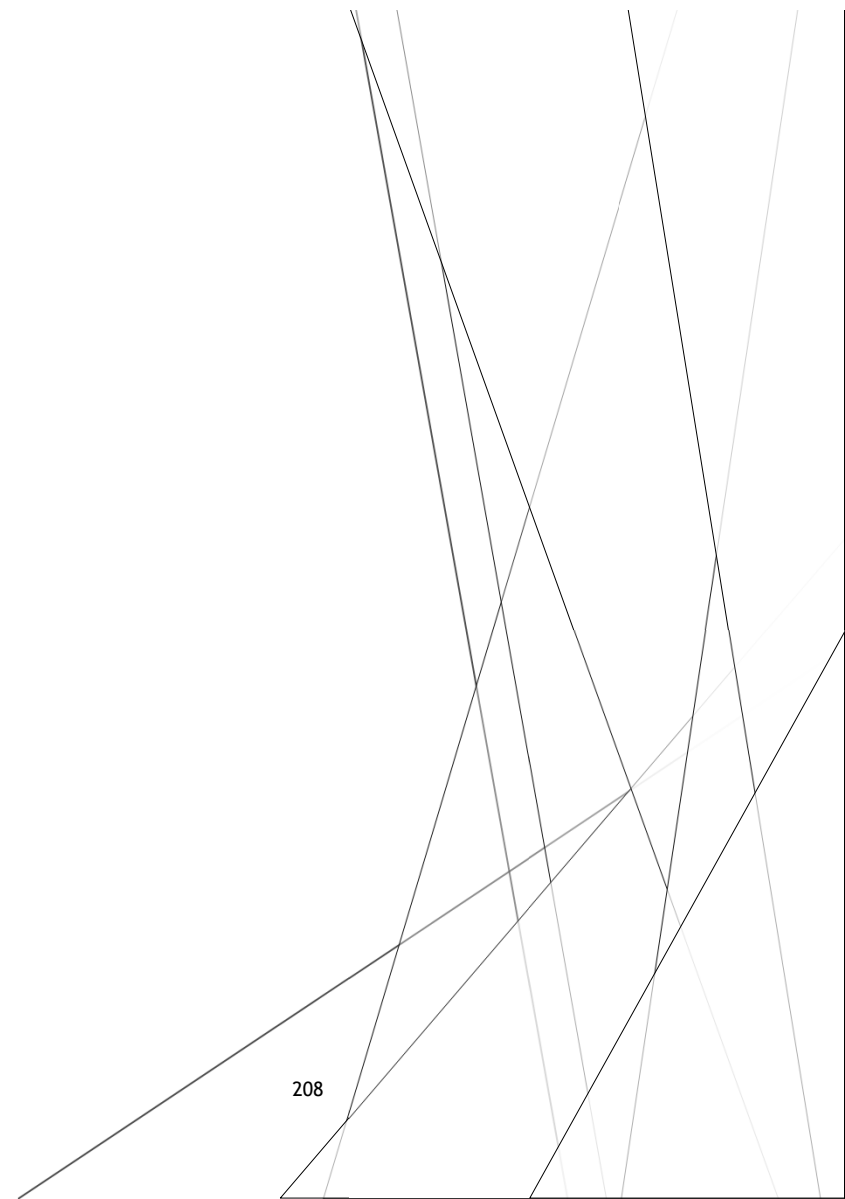
# Program Maintenance Requirements

Maintenance Type	Homebuyer		Rentals	
	Family	Recipient	Family	Recipient
Routine Maintenance	✓			✓
Damages (tenant-caused)	✓		✓	
Normal Wear and Tear	✓			✓
Non-routine Maintenance	✓			✓
Safety Issues	✓	Repair and invoice family		✓
Insurance Claims		✓	Notification	✓
Inspections		✓		✓

# Stricter Rule Applies with Multiple Funds



# Section 10 Exercises





# Exercise 1

What is the maximum rent for a family with zero income?

- A. The policy determines a flat rent
- B. Zero
- C. No more than 30% of their adjusted income

# Exercise 2

What is the maximum rent for a low-income family?

- A. Fair Market Rent
- B. 30% of the adjusted income
- C. Market Value Rent

## Exercise 3

Can a Tribe/TDHE charge a Homebuyer for maintenance?

- A. Yes
- B. No
- C. It depends

## Exercise 4

When can the Tribe/TDHE charge a renter for maintenance?

- A. Renters pay all maintenance
- B. Never
- C. When damage is beyond normal wear and tear

# **Section 11: Lease Management**

# Dwelling Lease

- ▶ Can be for rental, lease-to-own, homeownership programs
- ▶ Should be reviewed by attorney
- ▶ Defines contractual obligation between resident and Recipient

# Important Inclusions in Lease

- Name of parties
- Unit location
- Amount and due date of monthly payment
- Amount of security deposit,
- Utility services
- Each party's obligations
- Housekeeping standards
- Inspections
- Termination clause
- Clause on drugs/criminal activity
- Pet/parking/etc . policy

# Possible Lease Addenda



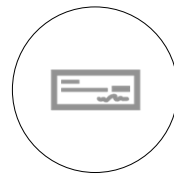
Things that may change periodically



List of occupants



Requirements to maintain “essential family” status



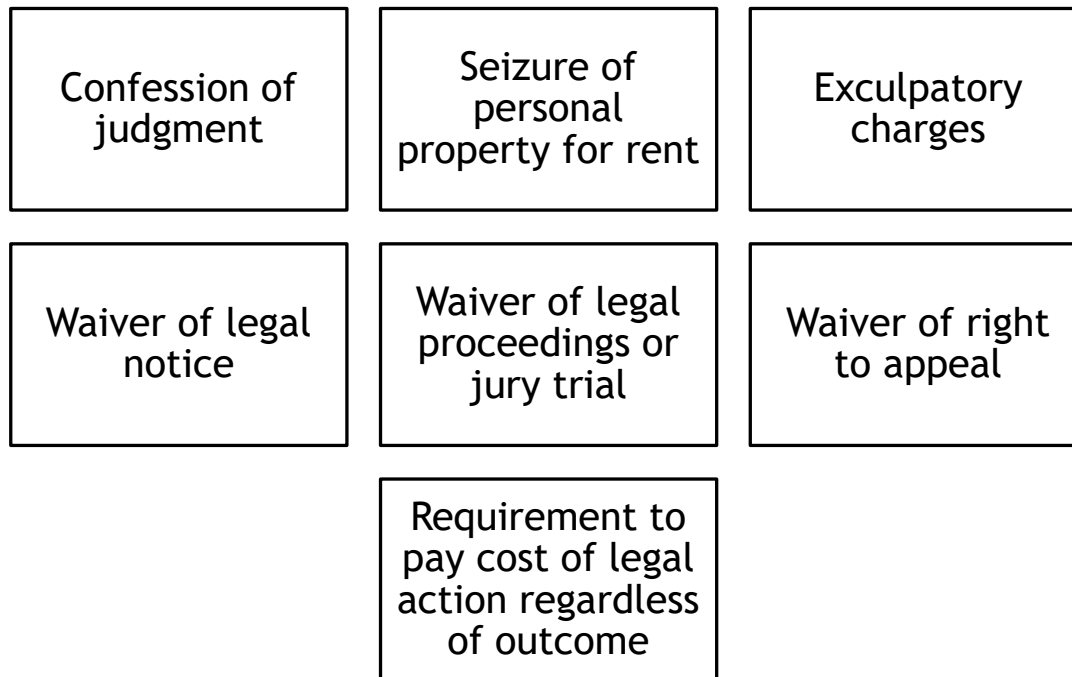
Notice of payment and collection procedures



Rules of occupancy

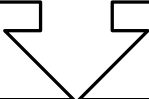


# Prohibited Lease Provisions



# Homeownership Agreement

Allows homebuyer to purchase unit or lease unit with option to purchase

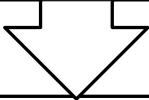


Specifies resident's obligations:

Pay for required maintenance and utilities

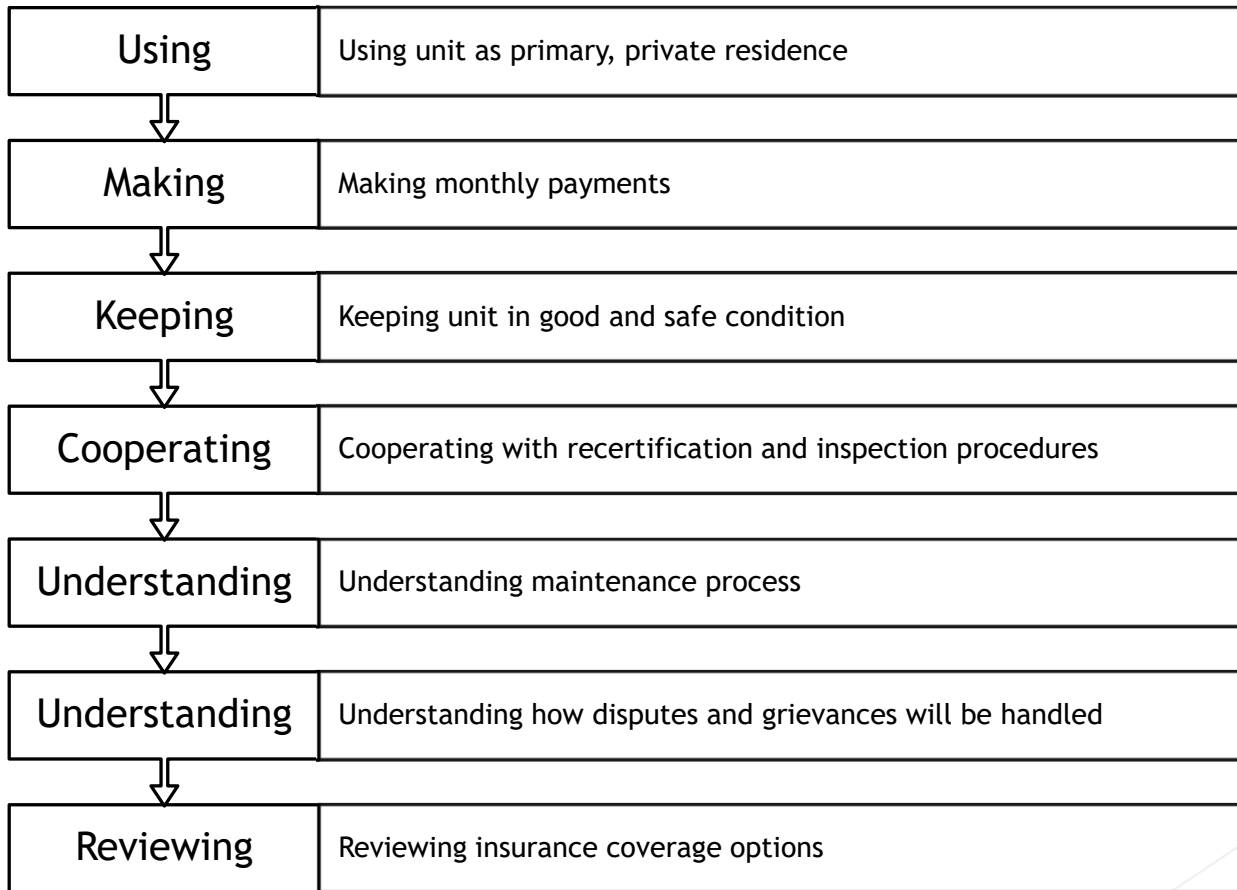
Ability to contribute land, materials, cash, or labor

Capacity to pay monthly homebuyer payments

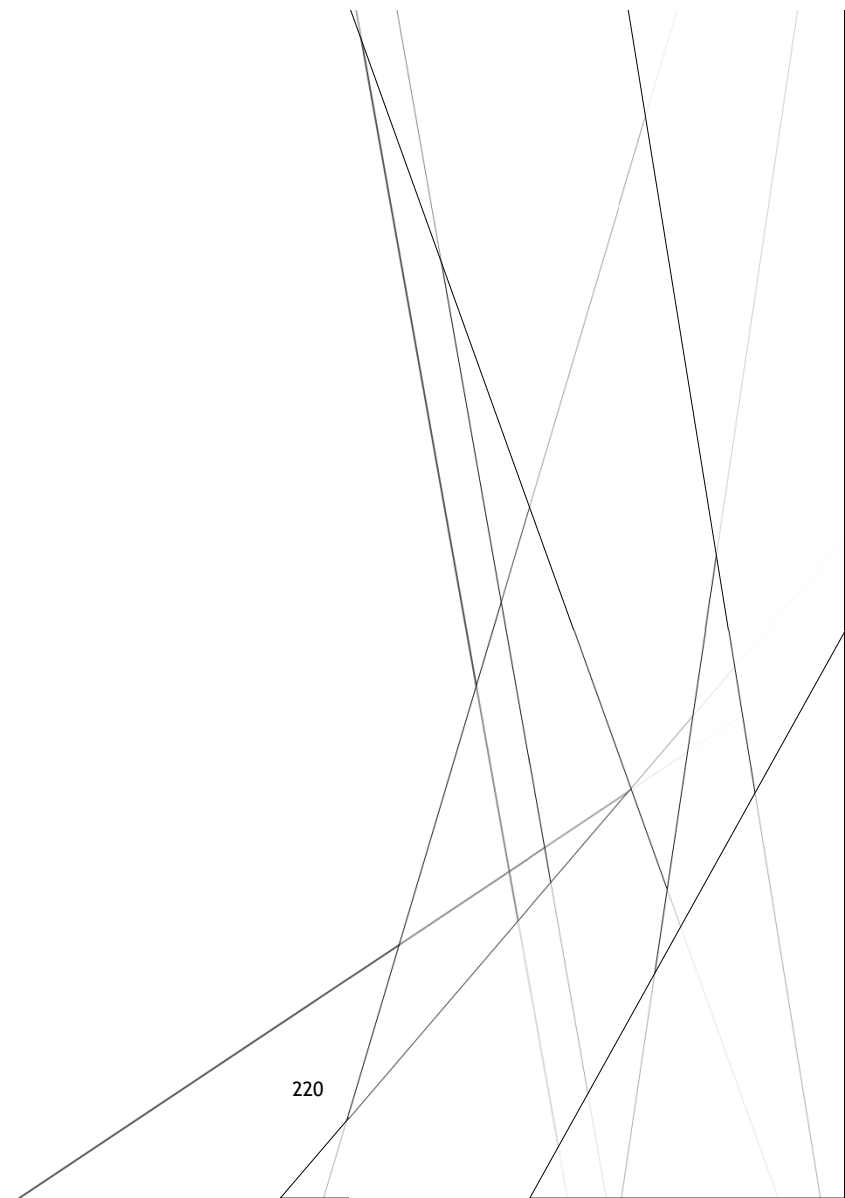


Policies may require mandatory housing counseling to help resident understand financial and social responsibilities of homeownership

# Rental Housing Orientation Topics



# Section 11 Exercises



# Exercise 1

How often should leases be updated?

- A. Never changes
- B. Whenever something in the lease changes
- C. At recertification

## Exercise 2

Are tenants or homebuyers required to have counseling prior to move in?

- A. Yes
- B. No
- C. Depends on your policy

# **Section 12: Lease Compliance Basics**

# Lease Compliance Topics

Maintenance

Inspections

Recertification



# Maintenance Requirements

Three important documents that influence your *maintenance management policy*:

- NAHASDA Statute
- Regulations - 24 CFR 1000
- Dwelling Lease

# Maintenance Responsibilities

Varies by program

Rental - tribe or housing authority  
Homeownership - homeowners

Policies may require rental tenant to pay for work to repair damages beyond normal wear and tear

May be good to include maintenance issues in lease agreement

# Maintenance Policy Topics

- ▶ Emergency, Urgent, Routine, Non-Routine Services
- ▶ Vacated Unit Repair
- ▶ Preventive Maintenance
- ▶ Inspections and Right of Access
- ▶ Work Order Process
- ▶ Standards of Work
- ▶ Schedule of Costs
- ▶ Maintenance Counseling

### Sample Move-In/Move-Out Inspection Form

[Company name]  
[Company address]

Property		Resident
Apartment No.	Unit Size	Move-In Inspection Date

Item	Condition	
	Move-In	Move-Out
<b>ENTRANCE/HALLS</b>		
Steps and landings		
Handrails		
Doors		
Hardware/Locks		
Floors/Coverings		
Walls/Coverings		
Ceilings		
Windows/Coverings		
Lighting <sup>1</sup>		
Electrical Outlets		
Closets <sup>2</sup>		
Fire alarms/equipment		
<b>LIVING ROOM</b>		
Floor/Coverings		
Walls/Coverings		
Ceiling		
Windows/Covering		

## Move-In Inspection:

- ▶ Move-in inspection of the home's condition
- ▶ Have family sign inspection report
- ▶ Hand over the keys

# Maintenance Work Order System

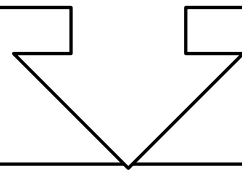
- ▶ Provides ability to control work
- ▶ Schedule work
- ▶ Track work planned and completed
- ▶ Facilitate development of a preventive maintenance plan and a capital improvement plan
- ▶ Allow job costing
- ▶ Differentiate between maintenance and rehab

# Move-out

- ▶ Should require 30-day written notice
- ▶ Conduct inspection
- ▶ Unit should be close to original condition
  - ▶ Family pays for damages but not wear and tear

# Requirements for Inspections

Initial Inspections - to ensure work performed or condition of unit meets performance standards



## Recurring Inspections

All units assisted by NAHASDA owned by tribe or housing authority, or for which they have maintenance responsibility

All units covered by lease-purchase agreements

All 1937 Housing Act rental and homeownership units

# Recertification



Not required, but highly recommended



Scheduling can be on lease execution anniversary date or spread out to manage workload



Process should begin 90 days in advance



Use third-party verification whenever possible



Give at least 30 days notice of rent increase



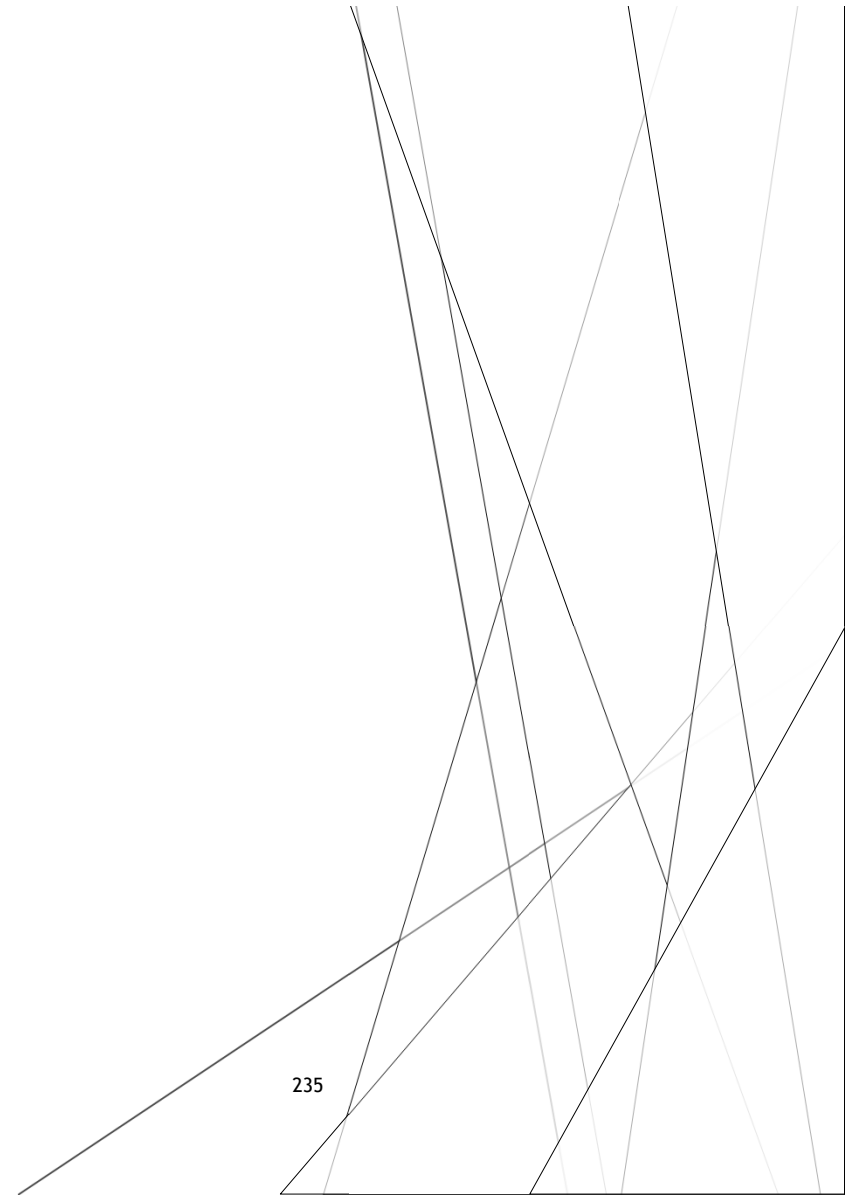
# Interim Recertification Examples

Job loss
Retirement
Change in family composition - death, birth
Resident moves out and changes income
Pay raise
Unemployed resident becomes employed
Substantial increase in allowances, e.g., child care or travel expenses
Resident turns 62 years of age

# Corrective Action for Noncompliance

- ▶ Legal action should be preceded by:
  - Phone communication
  - Home visit
  - First Corrective Action Plan letter
  - Second Corrective Action Plan letter
  - Third letter informing of referral for legal action
- ▶ Written documentation is critical in event of legal action

# Section 12 exercises



# Exercise 1

Are recertifications required for Homebuyers?

- A. Yes
- B. No
- C. Depends on your policy

## Exercise 2

Are inspections required for Homeownership units?

- A. Yes
- B. No
- C. Depends on your policy

# Exercise 3

Which of these is *not* a reason to track maintenance work orders?

- A. Scheduling work appropriately
- B. Track costs for the APR
- C. Track costs for Total Development Cost
- D. None are reasons to track maintenance work orders
- E. All are reasons to track maintenance work orders

# Section 13: Counseling



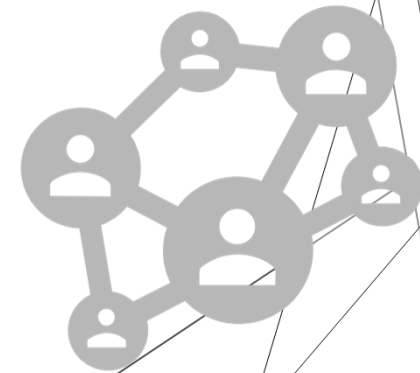
# Overview

- ▶ **NAHASDA Requirements**
- ▶ **Dwelling Leases**
- ▶ **Exclusions**
- ▶ **Purchase Agreement**
- ▶ **Orientation**



# What is Housing Counseling?

- ▶ Process of sharing information between a client and housing counselor to help alleviate client's housing problems. It is:
  - Personal and specific, usually one-on-one
  - A way to help people help themselves
  - A relationship
  - Problem solving in professional manner



# Housing Counseling Topics

- Budgeting for financial housing obligations
- Debt management
- Credit repair
- Self-sufficiency services
- Maintenance counseling
- Financial literacy
- Relocation assistance
- Rental assistance
- Early intervention before delinquency
- Homebuyer education
- Pre-purchase
- Post-purchase

# Housing Counseling Goals

**01**

**Foster development of life skills:**

- Household budgeting
- Financial management
- Home maintenance

**02**

**Provide case management approach through comprehensive community resource network**

**03**

**Increase homeownership opportunities**

# Types of Housing Counseling

- ▶ Client Intake Meeting
- ▶ Group Instruction
- ▶ One-On-One Counseling





# Challenges to Making Payments

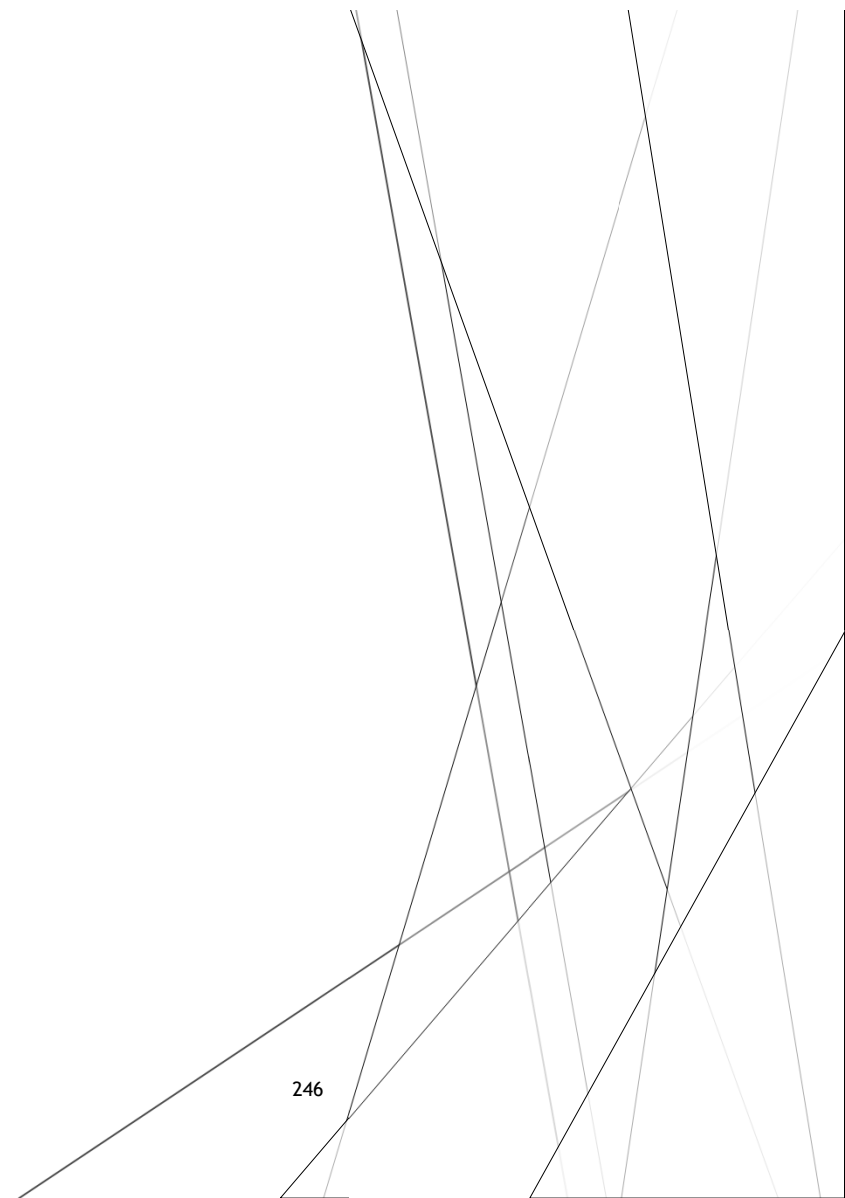
Too much debt

Lack of stable employment

Lack of savings

Lack of resources to handle emergencies

# Section 13 exercise



# Exercise 1

What should be covered in Housing Counseling?

- A. Terms and conditions of the dwelling lease
- B. Policies covering admissions and continued occupancy
- C. Collections
- D. All could be covered as part of Housing Counseling

# Section 14: Collections



# Purpose of Collections Policy

## Inform

- Inform residents of guidelines for rent collection, house payments, housing services, and payment of work orders

## Ensure

- Ensure continuation of adequate housing services while providing for safety and well-being of residents

## Promote

- Promote fairness and due process

# Essential Elements of Collections

- ▶ Required monthly payment should be in lease

## Process for:

- Extensions Counseling
- Payback Agreements
- Due Process
- Termination



# Eviction

Provides remedy of last resort

Tribe or housing authority may file civil action against resident in appropriate legal jurisdiction

Premised on breach of agreement arising from non-payment or other just cause

# Why Collecting is Critical

NAHASDA allows the Recipient to tailor monthly payment amounts to community needs and affordability

Failure to collect payments hurts future housing assistance

Legal and other collection costs take away from other affordable housing activities

# Housing Program Design Considerations

Is the program in line with the needs and wants of the community?



Can the tribal housing program and families afford the program?



Will the families pay for the program?

# Collections Recommendations



Everyone has a role in collections and compliance.

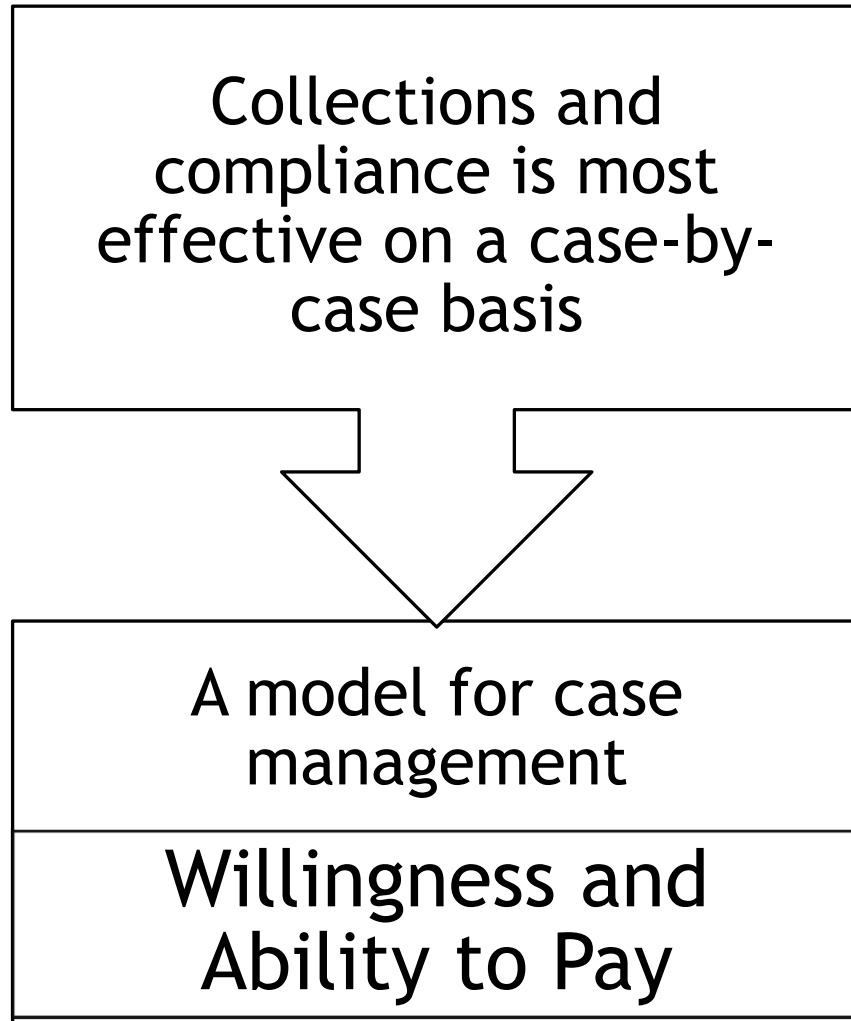


Everything you do can have an impact on the program's success.



Make all the efforts for collection and compliance positive and constructive.

# Case Management



# Collection Tips

Establish ability and willingness to evict.

Match policies with your practices.

Follow up.

Recognize a participant of the month - emphasize positive payment history.

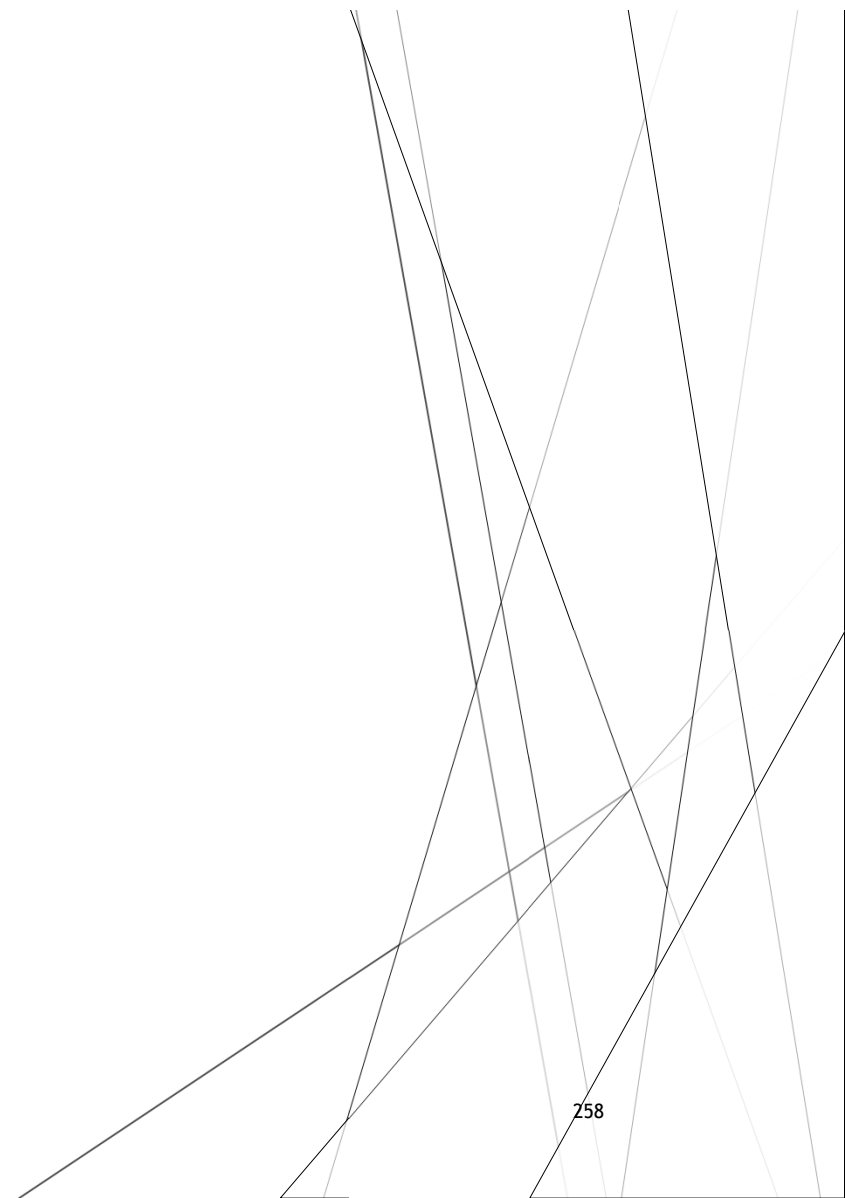
Aggressively offer job placement services. Promote self-sufficiency.



## Collection Tips *cont.*

Address	the toughest cases in monthly staff meetings.
Revisit	incentives for prompt payment.
Communicate	with both spouses.
Develop	skills in using the appropriate court system.

# Section 14 exercise



# Exercise 1

When should you evict a participant for non-payment?

- A. Within 30 days of their missed payment
- B. Never – they are your tribal members
- C. As a last resort

**QUESTIONS/COMMENTS?????**

**Thank You!**