

# YUROK INDIAN HOUSING AUTHORITY



## HOMEBUYER ADMISSION POLICIES

### **Introduction**

All policies adopted by YIHA are intended for the benefit and well being of its communities and residents. These admission policies are hereby incorporated into YIHA's Lease-Purchase Agreements pursuant to Section 4.4(c) of those agreements. A copy of these policies will be given to each Homebuyer, when they sign the Lease Purchase Agreement and whenever these policies are amended. They are also to be posted prominently in the YIHA office and be made available to applicants and homebuyer residents upon request.

### **Eligibility for Admission to YIHA's Homebuyer Program**

To qualify for admission, an applicant must submit a complete and signed application and must meet all of the following conditions:

1. The applicant must be an enrolled member of a Federally Recognized Tribe and be the head of household who is legally and financially responsible for the family.
2. At the time of admission and when a Lease Purchase Agreement is signed, the total household annual income before deductions cannot exceed eighty percent (80%) of the median income in Humboldt or Del Norte County or the national Income Limits as published annually by U.S. Department of Housing and Urban Development (HUD), whichever is highest.
3. The applicant will be required to attend and successfully complete homebuyer education class.
4. As an applicant he/she must be able to fulfill all of the obligations as outlined in the Lease Purchase Agreement, including the ability to pay when due the required monthly payments, and utility (water, power, sewer, garbage, and gas) service fees, and to promptly perform maintenance on and repair damage to the home. **Garbage service will be provided by YIHA and tenants will be billed actual monthly cost.**
5. The applicant must submit documents evidencing that the applicant has lawful possession and control of the proposed project site. The proposed land site must be either Tribal trust land, allotted trust land or be individually owned fee land that is free of financial liens and obligations. It must meet the environmental, archaeological, flood plain, soils and other housing construction requirements of agencies and local jurisdictions, as applicable.
6. An applicant's family's income must be high enough to cover the total cost of the payment, administrative charge, and monthly contribution to the Maintenance Equity Payment Account (MEPA). The combined total shall not exceed 30% of the adjusted

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family income.

7. Eligibility of applicants includes the following additional requirements:
  - a. An applicant's record for the past 36 months shall be free of disturbing neighbors, destroying property or having living/housekeeping habits at prior residences which may adversely affect the health, safety or welfare of other residents.
  - b. An applicant must provide in writing, a positive rental payment history for the past 36 months.
  - c. A Background and Credit Report on the applicant and household members eighteen (18) and older must be approved by YIHA.

*(Note: All information obtained from and about an applicant household will be held in strictest confidence, respecting each individual's right to privacy. All applicants denied will be provided a copy of the grievance policy.)*

### **Receipt of Applications and Determination of Eligibility**

1. All applications will be date stamped when accepted by the YIHA.
2. An applicant's eligibility will be determined based upon program eligibility requirements, as outlined above.
3. If an applicant is found to be ineligible for admission, the YIHA will give him/her a written notice, which will state the reason for the ineligibility, and a copy of the grievance policy.

### **Program Preferences**

Preference shall be given as defined in Addendum B.

### **Selection of Homebuyers**

Applicants who meet and satisfy all eligibility requirements shall be placed on an eligibility list based on the date of application and any applicable preferences. Selection of Homebuyers shall be made in accordance with Addendum "B". An issuance of the Notice of Selection does not constitute or give rise to any contractual obligation on the part of the YIHA.

### **Occupancy Standards**

Refer to Occupancy Policy ADDENDUM "C": Selection Criteria for Bedroom Size Home.

### **Award of Housing Assistance**

Housing assistance shall be awarded to approved applicants on the eligibility list as funds become available.

# YUROK INDIAN HOUSING AUTHORITY



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### C\*E\*R\*T\*I\*F\*I\*C\*A\*T\*I\*O\*N

This is to certify the Homebuyer Admission Policy of the Yurok Indian Housing Authority was approved at a duly called meeting of the Board of Commissioners on March 1, 2011 at which a quorum was present, and was adopted by a vote of 6 For, 0 Against, 1 Abstentions, 0 Not Present.

  
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Betty Brown, Chairperson  
Yurok Indian Housing Authority Board of Commissioners

ATTEST:

  
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Kerri Malloy, Secretary  
Yurok Indian Housing Authority Board of Commissioners