

# YUROK INDIAN HOUSING AUTHORITY



## PROGRAMS

The Primary Mission of YIHA is to provide affordable, decent and safe housing to lower-income tribal members. All programs are operated within the service area of Humboldt and Del Norte Counties.

### Rental Programs

Low-Income Rental Program: Assists families with rental housing owned by YIHA. Required monthly rental payments are based on a maximum of 30% of the household's adjusted gross annual income. Applicants are screened by criminal background investigation. NO PETS ALLOWED

### Student Rental Assistance

Assists full time students with up to \$300 per month towards rent. Rent cannot exceed 30% of income and G.P.A. must be 2.5 or higher. YIHA cannot assist if you are currently on HUD Section 8 or in subsidized housing.

### Home Ownership Programs

Mutual Help: Provides the opportunity to achieve home ownership in the form of a "Lease to Own" Agreement. This consists of a loan at a fixed 1% interest rate. Applicants are screened by criminal background investigation. NO PETS ALLOWED

### Down Payment Assistance

Assists families a 20% down payment up to \$50,000 plus closing costs up to \$5000 towards the purchase of a home.

## REHABILITATION PROGRAMS

(Proof of property ownership required)

### Rehabilitation/Replacement

A loan of up to \$150,000 at 1% interest to rehabilitate or replace primary residence. Tribal members age 62 years and older receive this assistance in the form of a grant.

### Self-Help

A loan up to \$45,000 at a 1% interest for technical assistance and materials to perform renovations, rehabilitation, and/or new construction of primary residence. Tribal members age 62 years and older receive this assistance in the form of a grant.

### Elder Emergency Assistance

Assists Tribal Elder Homeowners (62+) with heating, air conditioning, or air purification units, and/or with handicap improvements, as necessary. Total amount cannot exceed \$4999.99.

Energy Audit & Weatherization & Foreclosure Prevention Assistance Programs Also Available. Ask for details.

For more information about our programs, please contact us at (707) 482-1506; (800) 281-4749

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## Required Documentation

Thank you for applying for our housing programs! We look forward to assisting you with your family's housing needs. In addition to completing this application, we require copies of the following documentation in order to determine your eligibility. Without all of the following documentation, your application is incomplete.

### DOCUMENTATION NEEDED FOR ALL PROGRAMS:

- \_\_\_\_\_ Application signed by Applicant and Spouse/Domestic Partner.
- \_\_\_\_\_ Release of Information form signed by each household member age 18 or over.
- \_\_\_\_\_ Verification of Income/No-Income for each household member age 18 or over.
- \_\_\_\_\_ Tribal Verification for head of household
- \_\_\_\_\_ Copies of Social Security Cards for every member of the household
- \_\_\_\_\_ Proof of Custody (if applicable)

### ADDITIONAL DOCUMENTATION NEEDED FOR STUDENT RENTAL

- \_\_\_\_\_ Verification of full-time enrollment in an accredited learning institution
- \_\_\_\_\_ Verification of landlord and rental amounts (lease or rental agreement)
- \_\_\_\_\_ W-9 Form filled out by the landlord (this form is available at [www.irs.gov](http://www.irs.gov) under "Forms")
- \_\_\_\_\_ Copy of most current transcript

### ADDITIONAL DOCUMENTATION NEEDED FOR DOWN PAYMENT OR MUTUAL HELP

- \_\_\_\_\_ Home Buyer Education Certificate (Free classes are provided by YIHA)
- \_\_\_\_\_ Loan Pre-Qualification (for Down Payment Assistance)

### ADDITIONAL DOCUMENTATION NEEDED FOR REHAB, SELF-HELP, ELDER HEATING

- \_\_\_\_\_ Verification of property ownership

Please keep pages 1-3 for your information

Return pages 4-8 to:

Yurok Indian Housing Authority

15540 US Hwy. 101

Klamath CA 95548

Fax (707) 482-3117

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[www.yurokhousing.com](http://www.yurokhousing.com)

## APPLICATION PROCESS

1. A criminal background screening is conducted for Rental or Mutual Help Applicants. Background screening must be free of conviction in the past 5 years for a drug/alcohol-related offense and/or an offense involving violence.
2. Income verification is examined to determine whether the applicant is within the HUD-specified income eligibility guidelines.

### United States Median Income Limits as of June 2010

	Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80%	Low Income	\$36,050	\$41,200	\$46,350	\$51,500	\$55,600	\$59,750	\$63,850	\$68,000

3. Applicant will be notified in writing: If determined to be ineligible notification will state the reasons for ineligibility. If determined to be eligible notification will state the programs and unit size (if applicable) for which they are eligible. This applicant is placed on the waiting list.
4. Waiting Lists: The waiting lists are managed on a computer database. There is a separate waiting list for each program available. The Waiting lists for the Rental and Mutual Help programs are further separated by size which ranges from 1 to 5 bedroom homes. An applicant's position on the waiting lists is determined using a point system. If there is a tied score, the computer database will automatically place the applicant with the lower income higher. Points are accumulated as follows:

#### GENERAL PROGRAMS:

POINT CRITERIA	POINTS	DOCUMENTATION
Certified Yurok Tribal Member	185	Tribal ID Card
Other Federally Recognized	5	Tribal Enrollment
Elder/Senior (At Age 62)	62+2 pts. Per year after 62	Proof of Date of Birth
Date of Application	2 pts. Per year	Date of Complete Application
<b>CRIMINAL RECORD (NEGATIVE POINTS)</b>		
Sex Offender	-1500	Background Screening
Any Felony Conviction within the last 5 years	-250	Background Screening

#### STUDENT RENT PROGRAM:

POINT CRITERIA	POINTS
Certified Yurok Tribal Member	85
Other Federally Recognized	5
Elder/Senior (At Age 62) 1 pts for each year old.	62+1 pts. Per year after 62
Returning Student (returning to school/college)	25
A Student must have at least 85 points to be eligible for rental assistance	

5. The estimated timeframe to receive assistance varies as follows:
  - Low Income Rental: 1-5 years
  - Student; Down Payment: 0-4 months (Depending on availability of funds)
  - Mutual Help; Rehabilitation; Self-Help: 1-10 years
6. Income must be updated annually; if you fail to update you will be removed from the waiting list(s).

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7. Family selection is made from the top of the waiting lists of eligible applicants.

## ~HOUSING SERVICES APPLICATION~

RENTAL:  Rental  Student Rental

HOMEOWNERSHIP:  Mutual Help  Down Payment  Foreclosure

REHABILITATION:  Rehabilitation  Self-Help  Emergency Elder Assist  Energy Audit

### A. APPLICANT INFORMATION

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

Last
First
Middle
Maiden Name (If any)

Mailing Address: \_\_\_\_\_  

Street or PO Box
City
State
Zip Code

Residence Address: \_\_\_\_\_  

Street
City
State
Zip Code

Telephone Number: (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_  

HOME
WORK
CELL

E-mail Address: \_\_\_\_\_

Nearest relative (not living with you): \_\_\_\_\_ Telephone Number: \_\_\_\_\_

### B. FAMILY INFORMATION List each person who will be living in the household on a permanent basis.

Name	Date of Birth	Social Security Number	Relationship to Applicant	Tribe/ Roll Number
			Self	

If more members in household, mark box and continue listing members on back of this form.

**Briefly describe your request for housing.**

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CLIENT #: \_\_\_\_\_

DATE RECEIVED: \_\_\_\_\_

**C. INCOME INFORMATION** Start with applicant then list all permanent family members age 18 or over.

<u>Name</u>	<u>Annual Income</u>	<u>Source of Income</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total Annual Income = \$ \_\_\_\_\_

**D. GENERAL INFORMATION**

- Has any household member received Housing and Urban Development (HUD) or Bureau of Indian Affairs Housing Improvement Program (HIP) assistance before?  Yes  No  
If yes, what year and explain: \_\_\_\_\_
- Does any household member have a severe health problem, handicap or permanent disability? If "Yes" provide name and brief description of disability (Documentation required)  Yes  No
- Does anyone in your household own any house not occupied by your family?  Yes  No  
If yes, explain: \_\_\_\_\_
- Has any household member ever been evicted from a residence?  Yes  No  
If yes, explain: \_\_\_\_\_
- Are you currently receiving HUD Section 8 or living in subsidized housing?  Yes  No
- Does anyone in your household owe money to any federal housing program?  Yes  No
- Has any household member been convicted of a Felony within the last five years?  Yes  No
- Is any household member a convicted Sexual Offender?  Yes  No

**E. CURRENT RESIDENCE INFORMATION**

Number of people at current residence: \_\_\_\_\_ Number of bedrooms at current residence: \_\_\_\_\_

Check one:  Own  Rent  Share  Homeless

If "Own", how long have you owned your home? \_\_\_\_\_

If "Rent" or "Share", what is your monthly rent? \_\_\_\_\_

- Bathroom Facilities: Flush Toilet?  Yes  No Tub?  Yes  No
- Is Electricity available?  Yes  No Name of Power Company: \_\_\_\_\_
- Sewer System:  City Sewer  Septic System  Chemical Toilet  Outhouse

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4. Water Source:     City System    Private Well     Community Well

**F. REPAIRS NEEDED TO HOME**

Is the home dilapidated, in need of repair, or unsafe?     Yes     No

If "Yes", please check the following conditions that apply:

- Plumbing Defects                       Electrical Defects                       Structural Defects
- Heating System Defects               Entrance/Exit Defects               Unsafe Site Materials
- Inadequate Elderly/Handicap Access    No Smoke Detectors/Fire prevention Equipment
- Inadequate Weatherization     Overcrowding                       Other

If "Other", please explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**G. LAND INFORMATION**

1. Does any household member own any land?     Yes     No

2. What is the current status of the land?     Trust     Fee

**H. APPLICANT CERTIFICATION**

I do swear and attest that all the information provided is true and correct. I understand that any misstatements or omissions in this application may result in my being disqualified for housing assistance. Further, I understand that, if assistance is provided, I may be required to repay all program monies expended on my behalf if such misrepresentations are discovered at a later date.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Spouse/Domestic Partner Signature \_\_\_\_\_ Date \_\_\_\_\_

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## Release of Information

I, \_\_\_\_\_, hereby give the Yurok Indian Housing Authority permission to obtain any information necessary to verify and complete my housing application.

Verifications and/or reports include but are not limited to records of:

State Public Assistance; Unemployment Compensation; Workers Compensation; Internal Revenue Service; Social Security; SSI; Other Housing Authorities, or Federally Assisted Home Loan Programs; Credit Reporting Agencies; Current and Past Landlords; Energy Providers; Law Enforcement Agencies; any Tribal Department or Agency.

Name: \_\_\_\_\_  
                    First                                    Middle                                    Last

Address: \_\_\_\_\_  
                    Street or P.O. Box                    City                    State                    Zip

DOB: \_\_\_\_\_ SS #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
                    Month/Day/Year

Signature of Applicant: \_\_\_\_\_

(Every member of the household over the age of 18 years old must complete this form.)

I authorize the Yurok Indian Housing Authority the permission to discuss my housing application with the following person(s). (i.e. Mother, Father, Council Member, etc.) This will remain in effect until I notify your office, in writing, that this has changed.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

