

**ANETH CHAPTER
HOUSING ASSISTANCE PROGRAM POLICY & PROCEDURES**

ARTICLE I. PURPOSE/GENERAL INFORMATION/AUTHORITY

- §1. The Aneth Chapter Housing Assistance’s purpose is to serve eligible Aneth Chapter Members and assist them in carrying out essential improvements to their current living condition or in assisting them with a new home construction. This opportunity is provided as a privilege with the intent that recipients, upon receiving assistance, will agree to properly maintain home thereafter and allow other community members to benefit from the same.
- §2. The Aneth Chapter Administration Office, in coordination with Housing Assistance Committee, shall be the executive entity responsible for the administration of housing assistance for the benefit of the eligible Aneth Chapter Members pursuant to Resolution AC-JAN-12-023 of the Aneth Chapter.
- §3. The applicant shall be aware that there will be certain administrative and legal requirements for each housing assistance request. These requirements are developed by the funding sources, state, Navajo Nation and shall be adhered to.
- §4. The administrative and legal requirements shall serve as clarification and guideline to issues which may arise with applicant’s request and the Housing Assistance Program as a whole.
- §5. The policies that follow are hereby established to guide the Chapter Administration Staff, Officials, and Housing Assistance Committee in providing assistance to Chapter Members who desire and apply for housing assistance. The intent of these policies is to treat each applicant equally without prejudice and non-discriminately.
- §6. The Aneth Chapter’s view is that responsibility for maintaining privately owned property should rest primarily with the homeowner. In some circumstances, however, assistance in the form of financial and/or material assistance may be needed to help in carrying out essential repairs or improvements. The Aneth Chapter seeks the assistance of local community programs which provide direct services to the community to target assistance to those who are in the greatest need, and to encourage more effective use of financial resources.

ARTICLE II. PRIVACY ACT STATEMENT

- §7. All applicant files and information shall be kept confidential by the Aneth Chapter Administration. In order for the Aneth Chapter Administration staff to disclose any information regarding an applicant and applicant’s application status, the applicant must submit a signed disclosure statement to the Aneth Chapter, specifying the individuals and/or entities to receive the information. Cases where relatives seek information on a deceased person shall be reviewed individually on a case-by-case basis.

ARTICLE III. RESPONSIBILITIES OF THE APPLICANT

- §8. The applicant shall abide by and comply with the established policies, procedures and eligibility requirements of the Aneth Chapter Housing Assistance Program. These requirements shall include, submitting all required documentation outlined in Article XIII §36 & §37, obtaining

other available funding, and completing the application in accordance with the established deadlines in Article XI, §50.

- §9. The applicant shall comply with requirements of the involved funding agencies, and laws of the state and Navajo Nation. If approved of funding, the applicant may be subject to personal contribution. Should the applicant be subject to personal contribution, the applicant shall make personal efforts to fulfill required contribution prior to commitment and release (or approval) of funds.
- §10. The applicant and/or recipient shall immediately report any change in ownership of home or home site lease to the Aneth Chapter Administration.
- §11. The applicant is responsible for understanding his/her rights and responsibilities regarding housing assistance from Aneth Chapter including the responsibility to be informed of Aneth Chapter's Housing Assistance Policies & Procedures.
- §12. The applicant shall be responsible to search for and consider other available funds such as personal home improvement loans and/or personal match funds separate from the financial resources of the Aneth Chapter.
- §13. The applicant shall ensure they understand their obligation to satisfy all terms and conditions of any mortgage they may have entered and to hold the Aneth Chapter harmless of such personal decisions.

ARTICLE IV. GENERAL ELIGIBILITY

- §14. General eligibility criteria shall apply to Aneth Chapter Housing Assistance Program identified herein and for an applicant to be eligible to receive assistance the applicant must:
 - a. Be a member of the Navajo Nation with a Census Number;
 - b. Have legal ownership of home to be improved and/or have finalized home site lease;
 - c. Project must be located within Aneth Chapter service area.
- §15. All applicants shall submit all supporting documentation; any incomplete application shall not be considered, but shall be given ten (10) working days to submit any missing documentation and/or information.
- §16. Applicant(s) and/or home to be improved must have not received housing assistance from the Aneth Chapter for the past 15 years.
- §17. Applicants shall not have any outstanding debts to the Aneth Chapter Housing Assistance Program. Specifically, applicants shall not purchase housing materials beyond what is indicated on submitted estimates/invoices, thereby owing money to the Aneth Chapter Housing Assistance Program.

ARTICLE V. FUNDING PERIODS & STANDARDIZED RATING

- §18. The Aneth Chapter shall consider applications each fiscal year, which shall begin October 1st of each year and ending September 30th of the following year. This fiscal year cycle shall be applicable to all application procedures with the Aneth Chapter regardless of funding agency allocation.

- §19. The Housing Committee shall not make recommendations for housing assistance to the Administration Office until allocations are received from each funding agency; presented to the community, and budgeted by the community per chapter resolution.
- §20. Funds budgeted specifically for housing activity shall be provided upon availability pursuant to the Chapter Membership budget recommendation and approval and shall not be subject to adjustment or transfer to various budget line-items by the membership
- §21. The Housing Committee shall develop a fair and equitable system which shall determine placement on priority list. Factors shall include but not be limited to, annual household income, family size, over crowdedness, age/elderly, handicapped or disabled, health/hazardous environments, homeless, past assistance, self-help, personal match funds, emergency cases.

ARTICLE VI AUTHORIZED PROJECTS, SIZE, AMOUNT LIMIT

§22. Assistance for New Home, Addition, Major Improvement, Minor Improvements, off-grid solar electric system, wood/coal stove, and Labor shall be allowable projects and shall adhere to the following guidelines:

- I. New Home: Two (2) Bedroom – 28’x36’ (1,008 *s.f*)
Three (3) Bedroom – 28’x40’ (1,120 *s.f*)
Four (4) Bedroom – 28’x44 (1,232 *s.f*)
- II. Occupiable Octagon Hogan: 695 *s.f*
- III. Addition: 156 *s.f* for each bedroom addition
320 *s.f* for open space living quarters
96 *s.f* for bathroom additions
112 *s.f* for kitchen additions
- IV. Major Home Improvements: Any improvement request for which materials and/or labor exceed \$3,500.00
- V. Minor Home Improvements: Any improvement request for which materials and/or labor is within the range of \$150.00 - \$3,500.00
- VI. Off-Grid Solar Electric System: Solar systems to provide applicants with electricity in remote areas which are located 2 or more miles from a electrical power line.
- VII. Wood/Coal Stove: Wood/Coal stove with chimney kit.

§23. The amount an applicant/home receives in assistance shall not exceed the amount indicated on submitted price quotations or bid received from contractor. Any cost which exceeds the amount shall be the responsibility of the applicant.

§24. The Administration Office, during the application review process, has the discretion to change price quotations to include standard materials which are neither high-grade or low-grade.

- §25. Should the client submit quotations that exceed what is allowable in Chapter's standard floor plan the Chapter shall amend the request and submit proposals which reflect the amount of the Chapter's floor plans and the difference, if any, shall be the responsibility of the applicant.
- §26. The Administration Office shall make every effort to inform the applicant, in writing, of any amendments to their request in order to be consistent with the policies and procedures.
- §27. New home construction project costs shall not exceed \$95,000.00 for labor and materials or \$45,000.00 for self-help new home projects. Funds shall not exceed what is needed to complete project; any balance of funds remaining once project is complete shall be reverted back to funding source for consideration of new applications.
- §28. New home projects shall utilize the Chapter's standard floor plan. Any request not utilizing Chapter's floor plan shall be entertained as self-help and shall be limited to \$45,000.00.
- §29. Requests for purchase of modular/mobile/manufactured housing units shall be a disallowable project.
- §30. The Aneth Chapter shall not be responsible for mortgage amounts owed to mobile home dealer, vendor, or finance company.
- §31. Requests for purchase of appliances or luxury items shall not be entertained.

ARTICLE VII. MANPOWER & LABOR

- §32. New home projects shall be constructed in accordance to established floor plans provided by the Aneth Chapter.
- §33. Based upon the availability of funds and type of assistance request, the Housing Committee shall make the decision of entertaining projects with labor.
- §34. Upon availability of funds of the Aneth Chapter's local resources the Administration may hire a construction crew for limited durations to assist in completing projects upon recommendation from Housing Assistance Committee and compliance with respective fund management plans. However, a recommendation from the committee to hire construction crew shall not obligate the chapter to do so if funds are low or are committed.
- §35. For self-help projects, applicant shall provide a list of names of individuals who will assist in project as well as duties they shall perform.

ARTICLE VIII. REQUIRED DOCUMENTS

- §36. Applicants must submit the following documents for New Home requests:
 - I. Housing Assistance Application (all areas complete and signed);
 - II. Household Income Verification;
 - III. Evidence of Land Ownership (Finalized Home Site Lease/Allotment);
 - IV. Archeological Clearance;
 - V. Map to Home Site Lease/Allotment;
 - VI. Voter's Registration (Aneth Chapter Affiliation)

- VII. Memorandum of Agreement for Self-Help Projects
- VIII. Authorization for Release of Information
- IX. UNRHF Family Information Sheet
- X. Referrals
- XI. Chapter Resolution

§37. Applicants must submit the following documents for Addition, Major/Minor Home Improvement, wood/coal stove, and Off-Grid Solar Electric System requests:

- I. Housing Assistance Application (all areas complete and signed);
- II. Household Income Verification
- III. Finalized Home Site Lease/Evidence of Home Ownership (bill of sale, transfer, court order/probate decree, etc.)
- IV. Map to Property
- V. Pictures
- VI. Material Listing
- VII. 2-3 Price Quotations
- VIII. Floor Plan (existing and/or proposed addition)
- IX. Voter's Registration (Aneth Chapter Affiliation)
- X. Memorandum of Agreement for Self-Help Projects
- XI. Authorization for Release of Information
- XII. UNRHF Family Information Sheet
- XIII. Referrals
- XIV. Chapter Resolution

§38. Applications lacking one (1) or more documents outlined in §36 and §37 shall be deemed incomplete.

ARTICLE IX. CONFLICT OF INTEREST

§39. Aneth Chapter Officials, Community Service Coordinator, Administration Staff, and Housing Assistance Committee must practice and demonstrate with utmost integrity, fairness, and equality in their decisions of approving and awarding of Housing Assistance Funds. The decision of awarding funds must reflect full compliance with the Aneth Chapter Housing Assistance Policies and Procedures and mandates of other funding resources. Any infraction of Aneth Chapter Housing Assistance Policy & Procedures and other funding resources by the officials, administrative staff, or housing committee shall be subject to disciplinary action using penalty codes of the Navajo Nation.

§40. Under no circumstance should the Housing Committee, Chapter Officials or Administration Staff derive any personal profit or gain directly or indirectly by reason of his/her involvement with the Aneth Chapter Housing Assistance Program. Each individual must provide, to the Administration, a written statement identifying potential conflicts of interest on any matter pending before the Administration or Housing Committee. To give a fair and unbiased decision in approving housing assistance funds, each person with potential conflict of interest shall refrain from any participation, discussion, or decision making on the matter.

§41. Any member of the Housing Committee, staff member of the Administration Office, chapter official, or vendor, shall identify his or her affiliation with such project; further, in connection with any committee or administrative action specifically directed to that project, he/she shall not participate in the decision affecting that project and the decision must be made and/or ratified by

the full committee, concurred by the Administration Office and approved by the Community Members.

§42. Any single member of the Housing Committee or single member of the community shall refrain from obtaining any list of clients or application information purposes at any time during the application process.

§43. If an issue is to be decided by the Committee that involves potential conflict of interest for a Committee Member, it is the responsibility of the Committee Member to:

- I. Identify the potential conflict of interest;
- II. Not participate in discussion of the project or motion being considered;
- III. Not vote on the issue.

§44. It is the responsibility of the Housing Assistance Committee to:

- I. Record in the minutes of the Committee Meeting the potential conflict of interest, and the use of the procedures and criteria of this policy.

ARTICLE X. EMERGENCY ASSISTANCE

§45. Emergency assistance requests shall be entertained only when a community-wide State of Emergency has been issued by either the Navajo Nation President or the Chapter President.

§46. Chapter will require the homeowner to provide a written statement from the law enforcement officer investigating the burnout case or fire department.

§47. Intentional activity of a burnout will not qualify for assistance such as threatening arson, intoxication, improper wiring from non-certified electrician, including improper installation of wood stove that does not meet the safety standard requirements.

§48. Requests shall be considered if funding is available for immediate replacement and all alternatives will be explored to funding agencies.

§49. Inclement weather such as severe rain, heavy snowfall, muddy conditions etc. often displaces families or makes living conditions unbearable. Therefore, upon a declaration of emergency by the Chapter President, the Chapter shall assist low income families with emergency housing assistance not to exceed the amount of \$3,500.00; should the applicant request assistance that exceeds that amount it will be the responsibility of the applicant to furnish the difference of the cost.

ARTICLE XI. APPLICATION & SELECTION PROCESS

§50. The Aneth Chapter shall begin receiving applications starting on the first Monday of May and discontinue dispersing on the last Friday of August to be received and reviewed for completeness by the Administration Office.

§51. All applicants shall submit required documentation outlined in Article VIII to be reviewed by the Administration Office for completeness and compliance with requirements of these policies.

- §52. Applications shall be completed during respective fiscal year funding cycles; any application not entertained shall be required to submit new application and supporting documentation which may have changed during previous request when applying for assistance with new funding allocation.
- §53. The Administration Office shall forward complete applications and listing of incomplete applications to the Housing Assistance Committee for ranking, prioritization, and recommendations.
- §54. Selection of applicants will be determined by providing a ranking system which will ensure priority for eligible applicants, serving those with the greatest need first. Awarding of points will be accomplished by considering certain factors which are indicators of need, thereby simplifying the procedure of ranking and prioritizing applicants in a uniform manner.
- §55. The applicant priority list is determined by using a ranking system which awards point values for five or more basic factors: annual household income, family size, overcrowded living conditions, elderly/handicapped, and disabled.
- §56. A point allocation sheet shall be kept in each applicant folder which records the points given to each applicant for each of the factors considered.
- §57. Once the Housing Assistance Committee has reviewed, ranked and prioritized applications they shall submit all documents, priority list, and minutes to the Administration Office for notice to applicants and placement on the next occurring monthly planning and regular chapter meetings for community approval.
- §58. No housing assistance request shall be entertained unless procedures herein are complied with. Any application approved without due process shall be void.

ARTICLE XII. MONITORING & REPORTING

- §59. Pursuant to 26 N.N.C. §1001 (B.)(2.)(e.), the Chapter Vice-President shall monitor community projects.
- §60. The Chapter Manager/Community Service Coordinator, or his/her designee, shall have the day-to-day oversight responsibility for the administration of all Chapter housing assistance activities.
- §61. The Aneth Chapter shall coordinate with financial resource programs to ensure that all Chapter allocations are expended in accordance with applicable Navajo Nation, state, and federal laws.
- §62. Upon completion of each construction phase an inspection shall be conducted and any corrections, if any, shall be addressed before continuation of project. Phases of project shall be; 1.) Footing; 2.) Closed in rough wiring and plumbing; 3.) Final inspection of completed project.

ARTICLE XIII. AMENDMENTS

- §63. This policy, or any section herein, shall not be amended unless presented and approved by no less than the number of voters by which this policy was approved.