

# YUROK INDIAN HOUSING AUTHORITY



## YUROK INDIAN HOUSING AUTHORITY MISSION

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

**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 Housing Assistance** Assists full-time students with the opportunity of attending school while residing in a safe and affordable housing. 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. Student housing is available at the Union Green Complex in Eureka only.

### HOMEOWNERSHIP 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.

**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.

**Section 184 Loan** The purpose of this program is to help meet the housing needs of all Yurok Tribal Members who live within the counties of Humboldt, Del Norte, Mendocino, Trinity, Siskiyou and Shasta. This program is for assisting with completion of the paperwork only.

### 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 grant to assist Native Americans who want to perform renovation, rehabilitation, and/or new construction of their primary residence; YIHA shall maintain a note of deed for 5 years on the property.

**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.

**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
- \_\_\_\_\_ Copy of most current transcript
- \_\_\_\_\_ Copy of FAFSA award letter

### ADDITIONAL DOCUMENTATION NEEDED FOR DOWN PAYMENT MUTUAL HELP AND SECTION 184

- \_\_\_\_\_ 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, & WEATHERIZATION

- \_\_\_\_\_ 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 for fiscal year 2016

2016	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80%	\$36,792	\$42,048	\$47,304	\$52,560	\$56,765	\$60,970	\$65,174	\$69,379
100%	\$45,990	\$52,560	\$59,130	\$65,700	\$70,956	\$76,212	\$81,468	\$86,724

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
CRIMINAL RECORD (NEGATIVE POINTS)		
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

DISTRICT PREFERENCE:  North  South  East  Requa  Orick  Weitchpec  Pecwan

Rehabilitation:  Development

If you are requesting Rehabilitation, Weatherization, or Self Help, please mark this box. After an assessment of your property and needs, you will be placed on the appropriate program list.

Elder Emergency

If you are requesting Elder Emergency Assistance, please provide a detailed explanation of the emergency and what you are requesting below:

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YES  NO Are you related to any YIHA employee, Board of Commissioners or Council member?

YES  NO Are you a YIHA employee or employee for the Yurok Tribe?

If yes please explain: \_\_\_\_\_

### A. APPLICANT INFORMATION

Name: \_\_\_\_\_  
Last First Middle Maiden Name (If any)

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

Residence Address: \_\_\_\_\_  
Street City State Zip Code

Telephone Number: (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_  
HOME WORK CELL

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District: \_\_\_\_\_ Email 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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**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**

1. 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: \_\_\_\_\_

2. 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

3. Does anyone in your household own any house not occupied by your family?  Yes  No

If yes, explain: \_\_\_\_\_

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4. Has any household member ever been evicted from a residence?  Yes  No

If yes, explain: \_\_\_\_\_

5. Are you currently receiving HUD Section 8 or living in subsidized housing?  Yes  No

6. Does anyone in your household owe money to any federal housing program?  Yes  No

7. Has any household member been convicted of a Felony within the last five years?  Yes  No

8. Is any household member a convicted Sexual Offender?  Yes  No

9. Are you or anyone in your household a veteran?  Yes  No

10. Are you or anyone in your household disabled?  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? \_\_\_\_\_

1. Bathroom Facilities: Flush Toilet?  Yes  No Tub?  Yes  No

2. Is Electricity available?  Yes  No Name of Power Company: \_\_\_\_\_

3. Sewer System:  City Sewer  Septic System  Chemical Toilet  Outhouse

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

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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 \_\_\_\_\_





