II. Eligibility for Housing

Applicants must meet all of the following eligibility requirements to be eligible for the SCHD’s rental housing program.

A. Family composition – Native American Housing Assistance & Self Determination Act of 1996 (See 24 CFR Part 1000.104 & Section 201(b) of NAHASDA)

An applicant must qualify as a family, which is defined by SCHD as two or more persons who are related by blood, marriage, or operation of law and who have evidenced a stable family relationship; or a single person who lives alone and intends to live alone and does not qualify as an elderly family, displaced person, or remaining member of a tenant family; or a single person who is elderly or near-elderly, handicapped, disabled, displaced, or the remaining member of a tenant family.

An “Indian Family” under this policy is defined as meeting the above noted criteria in addition to an adult head of household being an enrolled member of an Indian tribe as that term is defined by NAHASDA.

Under NAHASDA a family may qualify for housing as a “non-Indian family”, if an applicant meets the criteria noted above, and the SCHD determines that the presence of the “non-Indian family” in the community is essential to the well-being of other Indian families and their need for housing cannot reasonably be met without participation in the SCHD housing program.

B. Income limitations (See Section 205 of NAHASDA)

1. Maximum income - The applicant must qualify as a low income family, defined as a family whose income does not exceed 80% of the median income for the area or the United States, whichever is greater. Income limits are adjusted for family size and updated on an annual basis. Reference HUD annual income guidelines for further clarification.
2. **Income sufficient to comply with program requirements** - Under the SCHD program, participants are required to satisfy obligations such as administration fees, user fees, utilities, maintenance etc. The applicant must demonstrate the ability to meet these requirements. **The minimum income acceptable to meet this requirement is $400.00 per month.**

3. **Estimating income** - The applicants’ annual income will be determined by estimating the anticipated total income from all sources to be received by the head of household, spouse, and additional members of the family over the next 12 months. The SCHD will use the definition most advantageous to the family or to the housing entity. (1) The HUD Section 8 Definition of Annual Income (24 CFR Part 5) or (2) The U.S. Census Method or (3) The Internal Revenue Service Method.

C. **Income verifications (See 24 CFR 1000.128)**

In order to determine that data upon which determination of eligibility, selection, preference, and rents/payments to be charged are accurate, such data must be verified. The applicant may submit relevant information to SCHD for verification provided that the submission contains a notarized statement, certification, or affidavit signed by the applicant, and stating that the information submitted is true and accurate. This information will be verified by the SCHD staff as needed.

**Complete and accurate verification records, consisting of, but not limited to, the following will be maintained.**

1. Letters or other statements from employers and other pertinent sources giving authoritative information concerning all amounts of income, i.e., paycheck stubs

2. Copies of documents in the applicant’s possession which substantiate his/her statements, or a brief summary of the pertinent contents of such documents signed and dated by the staff who viewed them.

3. Certified statements or summary data from bank account, from self-employed persons, and from persons whose earnings are irregular, such as salesmen, taxi drivers etc., setting forth gross receipts, itemized expenses and net
income.

4. Memoranda of verification data obtained by personal interviews, telephone, or other means, with source, date reviewed and the person receiving the information clearly indicated.

D. **Social Security number requirements** - The applicant must furnish the SCHD with social security numbers and/or copies of social security cards for each family member or person listed on the application. For minor children, a written certification may be submitted in lieu of a social security card.

E. **Restrictions on assistance to non-citizens** – The SCHD will restrict housing assistance to U.S. citizens and non-citizens who have eligible immigration status. The applicant must verify citizenship or non-citizen eligibility in order to receive assistance.

F. **Additional criteria for admission**

- Three letters of reference from non-relatives
- Three references from non-relative landlords. In the event there have not been three previous landlords, additional letters of reference from non-relatives will be accepted with a total of six references required.
- Copies of Tribal Enrollment cards for all family members or documentation of being Native American.
- Copies of driver license or Michigan identification for all persons of family unit.
- Documentation of homelessness, substandard living conditions or paying 50% or more of income for rent.
- Documentation of assets

III. **Receipt of Applications and Determination of Eligibility**

A. **Application**

This section outlines the basic steps to be followed in the application process and in obtaining and verifying information for the purpose of determining eligibility.
1. **Application process** - The application is the basic record of each family/person applying for admission and/or services. Each applicant will be required to provide all information requested on the application and to sign all necessary forms, documents, and certifications. All information or any statements made by the applicant are subject to verification.

Applications shall be received at the Saginaw Chippewa Housing office located at 2451 Nish Na Be Anong, Mt. Pleasant, MI 48858. **All applications are to be fully completed and signed in ink.** Immediately upon receipt, the application will be date/time stamped, and initialed by the tribal staff. Completed applications may be mailed or delivered in person.

Verification of all information that affects eligibility, family composition, selection, priority or preferences, annual income, unit size, determination of affordable payments or rent, and housing need is required.

As stated in the previous section, for income verification, the preferred method shall be that shown under Section D. In addition, each applicant must sign a consent form for the release of information.

2. **Applicant responsibilities** - The applicant is responsible for providing all of the necessary information and accurately completing the application as required. The applicant must certify that all information contained in the application is true and accurate to the best of his/her knowledge. The applicant is responsible for making corrections or updating the application every 90 days. **Failure to update an application for a period of 90 days is grounds for placing the application in an inactive file and removing the family from the waiting list.**

**B. Eligibility Determination**

1. Applicant determined eligible (See 24 CFR Part 1000.146) - Upon receipt of a completed application, the SCHD will make a determination of eligibility. An applicant determined to be eligible shall be notified in writing within 5 business days, and placed on rental program waiting list.

2. Applicant determined ineligible - Upon receipt of a completed application, the SCHD will make a determination of eligibility. An
applicant determined to be ineligible will be notified in writing within 5 business days. The notice shall state the reason(s) for the ineligibility and advise the applicant of his/her right to appeal. All appeals may be heard by Tribal Council.

IV. Selection Procedure and Requirements

A. General provision (See 24 CFR Part 1000.120) - The SCHD shall select eligible applicants from the rental waiting list in accordance with the selection preferences (priority groups) outlined below and the applicant’s respective eligibility dates.

B. Order of selection - Eligible applicants will be categorized according to the following priority groups, with group one having the highest priority. Once all of the applicants in group one have been served, group two applicants will be served, and so forth.

Selection preferences are as follows:

Group 1: SCIT – Tribal Member – 10 points
Group 2: SCIT – Tribal Member children/dependents – 5 points
Group 3: SCIT – Direct Descendent – 5 points
Group 4: Native American enrolled in a federally recognized Indian Tribe – 3 points
Group 5: Native American enrolled in a federally recognized Tribe – Veteran - 3 points
Group 6: Disabilities Assistance and Bill of Rights Act – 1 point
Group 7: Displaced, Homeless or Sub Standard Living Conditions – 1 point

C. Screening of applicants - Prior to placement in a unit or receipt of services, the SCHD shall conduct a thorough screening process of each applicant to determine suitability for admission. The screening process shall include a review of pertinent factors including the following:

1. The applicant’s past performance in meeting financial obligations, including but not limited to rent and utilities. The SCHD may request a report from a consumer credit reporting agency. The SCHD shall request information from former landlords detailing payment history

2. Whether the applicant was previously evicted for non-payment or non-compliance with any Saginaw Chippewa Housing, IHA, Tribal or public housing authority (PHA) policy;

3. Whether the applicant previously participated in a HUD-assisted program and abandoned the dwelling unit;
4. The applicant’s past performance and behavior including destruction of property, disturbance of neighbors, poor housekeeping practices, or other activities which may endanger or be detrimental to other residents.

5. The applicant, and all household members criminal record; particularly drug-related activities, physically violent crimes, or other criminal acts which may endanger other residents.

D. **Determination of suitability** - In determining whether an applicant is suitable for admission, the SCHD shall review all of the information gathered in the screening process, taking into consideration the date, nature, and severity of the occurrences and the probability of future occurrences. If an applicant is determined to be unsuitable for admission, a written notice of the determination and the grounds for the determination shall be sent to the applicant. The notice shall advise the applicant(s) of the right to appeal. The request for appeal must be submitted to Tribal Council within 30 calendar days of the date of the notice.

E. **Notification of selected applicants (See Section 207 of NAHASDA)** - Promptly after an applicant family has completed the screening process and been determined to be suitable for admission, the family will be notified in writing within 5 days of their selection.