

CHICO RANCHERIA HOUSING CORPORATION

*Eligibility and Admission Policy*



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**I. Purpose**

This policy is designed to clearly outline eligibility and admission requirements for most programs administered by the Chico Rancheria Housing Corporation, specifically programs funded from Indian Housing Block Grants (IHBG) under the Native American Housing Assistance and Self Determination Act (NAHASDA) of 1996, as amended (Public Law 104-330) and the regulations set forth in CFR Title 24 §1000, as well as other programs.

**II. Policy**

**A. Definitions**

**1. Annual Income.**

Annual income is the anticipated total income from all sources received by the family head and spouse (even if temporarily absent) and by each additional adult member of the family during the coming 12-month period, as defined for HUD's Section 8 programs in 24 CFR part 5, subpart.

(a) *Annual income* means all amounts, monetary or not, which:

- (1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member over the age of 18; or
- (2) Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and
- (3) Are not specifically excluded in paragraph (c) of this section.
- (4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

(b) Annual income includes, but is not limited to:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
- (2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;

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- 1 (3) Interest, dividends, and other net income of any kind from  
2 real or personal property. Expenditures for amortization of  
3 capital indebtedness shall not be used as deductions in  
4 determining net income. An allowance for depreciation is  
5 permitted only as authorized in paragraph (b)(2) of this  
6 section. Any withdrawal of cash or assets from an investment  
7 will be included in income, except to the extent the  
8 withdrawal is reimbursement of cash or assets invested by the  
9 family. Where the family has net family assets in excess of  
10 \$5,000, annual income shall include the greater of the actual  
11 income derived from all net family assets or a percentage of  
12 the value of such assets based on the current passbook savings  
13 rate, as determined by HUD;
- 14 (4) The full amount of periodic amounts received from Social  
15 Security, annuities, insurance policies, retirement funds,  
16 pensions, disability or death benefits, and other similar types  
17 of periodic receipts, including a lump-sum amount or  
18 prospective monthly amounts for the delayed start of a  
19 periodic amount (except as provided in paragraph (c)(14) of  
20 this section);
- 21 (5) Payments in lieu of earnings, such as unemployment and  
22 disability compensation, worker's compensation and severance  
23 pay (except as provided in paragraph (c)(3) of this section);
- 24 (6) *Welfare assistance payments.*
- 25 (i) Welfare assistance payments made under the Temporary  
26 Assistance for Needy Families (TANF) program are  
27 included in annual income only to the extent such  
28 payments:
- 29 (A) Qualify as assistance under the TANF program  
30 definition at 45 CFR 260.31; and
- 31 (B) Are not otherwise excluded under paragraph (c) of  
32 this section.
- 33 (ii) If the welfare assistance payment includes an amount  
34 specifically designated for shelter and utilities that is  
35 subject to adjustment by the welfare assistance agency  
36 in accordance with the actual cost of shelter and  
37 utilities, the amount of welfare assistance income to be  
38 included as income shall consist of:
- 39 (A) The amount of the allowance or grant exclusive of  
40 the amount specifically designated for shelter or  
41 utilities; plus
- 42 (B) The maximum amount that the welfare assistance  
43 agency could in fact allow the family for shelter  
44 and utilities. If the family's welfare assistance is

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ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

(7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;

(8) All regular pay, special pay and allowances of a member of the Armed Forces (except as provided in paragraph (c)(7) of this section).

(9) Any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 *et seq.* ), from private sources, or from an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. For purposes of this paragraph, "financial assistance" does not include loan proceeds for the purpose of determining income.

(c) Annual income does not include the following:

(1) Income from employment of children (including foster children) under the age of 18 years;

(2) Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

(3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in paragraph (b)(5) of this section);

(4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;

(5) Income of a live-in aide, as defined in 24 CFR § 5.403;

(6) Subject to paragraph (b)(9) of this section, the full amount of student financial assistance paid directly to the student or to the educational institution;

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- 1 (7) The special pay to a family member serving in the Armed  
2 Forces who is exposed to hostile fire;
- 3 (8) Additional Amounts Not Included:
- 4 (i) Amounts received under training programs funded by  
5 HUD;
- 6 (ii) Amounts received by a person with a disability that  
7 are disregarded for a limited time for purposes of  
8 Supplemental Security Income eligibility and benefits  
9 because they are set aside for use under a Plan to  
10 Attain Self-Sufficiency (PASS);
- 11 (iii) Amounts received by a participant in other publicly  
12 assisted programs which are specifically for or in  
13 reimbursement of out-of-pocket expenses incurred  
14 (special equipment, clothing, transportation, child  
15 care, etc.) and which are made solely to allow  
16 participation in a specific program;
- 17 (iv) Amounts received under a resident service stipend. A  
18 resident service stipend is a modest amount (not to  
19 exceed \$200 per month) received by a resident for  
20 performing a service for the Housing Corporation or  
21 property owner, on a part-time basis, that enhances  
22 the quality of life in the development. Such services  
23 may include, but are not limited to, lawn  
24 maintenance, resident initiatives coordination, and  
25 serving as a member of the Housing Corporation's  
26 governing board. No resident may receive more than  
27 one such stipend during the same period of time;
- 28 (v) Incremental earnings and benefits resulting to any  
29 family member from participation in qualifying State  
30 or local employment training programs (including  
31 training programs not affiliated with a local  
32 government) and training of a family member as  
33 resident management staff. Amounts excluded by this  
34 provision must be received under employment training  
35 programs with clearly defined goals and objectives,  
36 and are excluded only for the period during which the  
37 family member participates in the employment  
38 training program;
- 39 (9) Temporary, nonrecurring or sporadic income (including gifts);
- 40 (10) Reparation payments paid by a foreign government pursuant to  
41 claims filed under the laws of that government by persons who  
42 were persecuted during the Nazi era;
- 43 (11) Earnings in excess of \$480 for each full-time student 18 years  
44 old or older (excluding the head of household and spouse);



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- 1 (12) Adoption assistance payments in excess of \$480 per adopted  
2 child;
- 3 (13) Deferred periodic amounts from supplemental security income  
4 and social security benefits that are received in a lump sum  
5 amount or in prospective monthly amounts.
- 6 (14) Amounts received by the family in the form of refunds or  
7 rebates under State or local law for property taxes paid on the  
8 dwelling unit;
- 9 (15) Amounts paid by a State agency to a family with a member  
10 who has a developmental disability and is living at home to  
11 offset the cost of services and equipment needed to keep the  
12 developmentally disabled family member at home; or
- 13 (16) Amounts specifically excluded by any other Federal statute  
14 from consideration as income for purposes of determining  
15 eligibility or benefits under a category of assistance programs  
16 that includes assistance under any program to which the  
17 exclusions set forth in 24 CFR 5.609(c) apply.

18 (d) *Annualization of income.* If it is not feasible to anticipate a level of  
19 income over a 12-month period ( *i.e.*, seasonal or cyclic income), or CRHC  
20 believes that past income is the best available indicator of expected  
21 future income, CRHC may annualize the income anticipated for a shorter  
22 period, subject to a re-determination at the end of the shorter period.

23 **2. Adjusted Income**

24 The term 'adjusted income' means the annual income that remains after  
25 excluding the following amounts:

- 26 (a) YOUTHS, STUDENTS, AND PERSONS WITH DISABILITIES- \$480 for each  
27 member of the family residing in the household (other than the head of  
28 the household or the spouse of the head of the household)-  
29
  - 30 (1) who is under 18 years of age; or
  - 31
  - 32 (2) who is 18 years of age or older and a person  
33 with disabilities or a full-time student.
- 34 (b) ELDERLY AND DISABLED FAMILIES- \$400 for an elderly or disabled  
35 family.  
36
- 37 (c) MEDICAL AND ATTENDANT EXPENSES- The amount by which 3 percent of  
38 the annual income of the family is exceeded by the aggregate of-  
39
  - 40 (1) medical expenses, in the case of an elderly or disabled family;  
41 and
  - 42 (2) reasonable attendant care and auxiliary apparatus expenses for  
43 each family member who is a person with disabilities, to the  
44 extent necessary to enable any member of the family

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(including a member who is a person with disabilities) to be employed.

(d) CHILD CARE EXPENSES- Child care expenses for the care of children under the age of 13 to the extent necessary to enable another member of the family to be employed or to further his or her education.

(e) EARNED INCOME OF MINORS- The amount of any earned income of any member of the family who is less than 18 years of age.

**3. Children**

Persons under 18 years of age or under 24 years of age if living at home and attending school full time.

**4. Disabled Family**

Family in which there is a person with disabilities as defined in this section.

**5. Drug Related Criminal Activity**

The term ‘drug-related criminal activity’ means the illegal manufacture, sale, distribution, use, or possession with intent to manufacture, sell, distribute, or use, of a controlled substance (as such term is defined in section 102 of the Controlled Substances Act).

**6. Elderly and Near-elderly Families**

The terms ‘*elderly family*’ and ‘near elderly families’ means a family whose head (or his or her spouse), or whose sole member, is an elderly or near-elderly person, respectively. Such terms include two or more elderly persons or near elderly persons living together, and one or more such persons living with one or more persons determined by CRHC to be essential to their care or well being.

**7. Elderly Person**

The term ‘*elderly person*’ means a person who is at least 62 years of age.

**8. Extended Family**

Family lineage, which may include: aunts, uncles, siblings, grandparents, nieces, nephews, cousins, etc...as determined by the family.

**9. Family**

Family consists of one of the following scenarios (all other scenarios are considered Extended Family as defined in this section):

- (a) a single adult or emancipated minor;
- (b) a single adult with a child/children;
- (c) a domesticated partnership (i.e., marriage) recognized by the Housing Corporation;
- (d) a domesticated partnership with children recognized by the Housing Corporation;

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1 (e) a parent or parents (i.e., grandparents) of a single person or a parent  
2 or parents of one partner in a recognized domesticated partnership  
3 with or without children (i.e., grandparents, parents, and children in  
4 one household).

5 **10. Full Time Student**

6 A person who is enrolled in a certified educational institution, such as a  
7 vocational school with a certificate or diploma program or an institution  
8 offering a college degree, and is carrying a subject load that is considered full-  
9 time for students under the standards and practices of the institution  
10 attended. Typically, full time in regular quarter or semester based programs is  
11 12 or more units of study, while full time during special inter sessions, such as  
12 summer sessions, are typically 6 units. Graduate study programs typically  
13 consider 9 units of study as full time. In all such cases, full-time will be based  
14 on the standards and practices of the institution attended.

15 **11. Head of Household**

16 Head of household is defined as the lessee or spouse of the lessee.

17 **12. HUD**

18 The U.S. Department of Housing and Urban Development.

19 **13. Incomplete Application**

20 An incomplete application is an application in which the entire application,  
21 including any components, has not be filled out and where the application  
22 lacks any required supportive documents, such as a lease or deed. Incomplete  
23 applications are not accepted and will not be processed.

24 **14. Indian**

25 Any person recognized as being a member of an Indian Tribe, recognized by  
26 the Federal government or any state.

27 **15. Indian Family**

28 A family in which at least one family member, adult or child, is an enrolled  
29 member of a recognized Indian Tribe.

30 **16. Indian Service Area**

31 CRHC's Indian Service Area is the jurisdiction authorized by the Mechoopda  
32 Indian Tribe for CRHC to operate affordable housing programs. Each program  
33 may have a different Indian Service Area as defined in the annual Indian  
34 Housing Plan.

35 **17. Indian Tribe**

36  
37 (a) The term '*Indian tribe*' means a tribe that is a federally recognized  
38 tribe or a State recognized tribe.

39  
40 (b) The term '*federally recognized tribe*' means any Indian tribe, band,  
41 nation, or other organized group or community of Indians, including any  
42 Alaska Native village or regional or village corporation as defined in or  
43 established pursuant to the Alaska Native Claims Settlement Act, that  
44 is recognized as eligible for the special programs and services provided

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1 by the United States to Indians because of their status as Indians  
2 pursuant to the Indian Self-Determination and Education Assistance Act  
3 of 1975.  
4

- 5 (c) The term '*State recognized tribe*' means any tribe, band, nation,  
6 pueblo, village, or community that has been recognized as an Indian  
7 tribe by any State and for which an Indian Housing Authority has,  
8 before the effective date under section 705 of NAHASDA, entered into  
9 a contract with HUD pursuant to the United States Housing Act of 1937  
10 for housing for Indian families and has received funding pursuant to  
11 such contract within the 5-year period ending upon such effective date.

12 **18. Low Income Family**

13 The term '*low-income family*' means a family whose income does not exceed  
14 80 percent of the median income, as determined by HUD with adjustments for  
15 smaller and larger families.

16 **19. Mechoopda Tribal Family**

17 Unless conflicting with a specific program policy, a 'Mechoopda Tribal Family'  
18 is a family in which at least one family member, adult or child, is an enrolled  
19 Tribal Member of the Mechoopda Indian Tribe of Chico Rancheria, California.

20 **20. Median Income Limits**

21 Median Income Limits shall be updated annually based on HUD's published  
22 Annual Income Limits and, as applicable to the funding source and federal  
23 regulations, when appropriate, shall be the greater of:

- 24  
25 (a) The median income limits for the county, or  
26  
27 (b) The US median income limit

28 **21. Moderate Income Family**

29 The term '*moderate-income family*' means a family whose income is between  
30 80 and 100 percent of the median income, as determined by HUD with  
31 adjustments for smaller and larger families.

32 **22. NAHASDA**

33 The Native American Housing Assistance and Self-Determination Act passed by  
34 the U.S. Congress in 1996.

35 **23. Persons with Disabilities**

36 *Person with Disabilities* means a person who—

- 37 (a) Has a disability as defined in section 223 of the Social Security Act;  
38  
39 (b) Has a developmental disability as defined in section 102 of the  
40 Developmental Disabilities Assistance and Bill of Rights Act;  
41  
(c) Has a physical, mental, or emotional impairment which-  
(1) Is expected to be of long-continued and indefinite duration;

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- 1 (2) Substantially impedes his or her ability to live independently;  
2 and
- 3 (3) Is of such a nature that such ability could be improved by  
4 more suitable housing conditions.
- 5 (d) The term “person with disabilities” includes persons who have the  
6 disease of acquired immunodeficiency syndrome or any condition  
7 arising from the etiologic agent for acquired immunodeficiency  
8 syndrome.
- 9 (e) Notwithstanding any other provision of law, no individual shall be  
10 considered a person with disabilities, for purposes of eligibility for  
11 housing assisted under this part, solely on the basis of any drug or  
12 alcohol dependence.
- 13 (f) For purposes of this definition, the term “ *physical, mental or*  
14 *emotional impairment* ” includes, but is not limited to:
- 15 (1) Any physiological disorder or condition, cosmetic  
16 disfigurement, or anatomical loss affecting one or more of the  
17 following body systems: Neurological, musculoskeletal, special  
18 sense organs, respiratory, including speech organs;  
19 cardiovascular; reproductive; digestive; genito-urinary; hemic  
20 and lymphatic; skin; and endocrine; or
- 21 (2) Any mental or psychological condition, such as mental  
22 retardation, organic brain syndrome, emotional or mental  
23 illness, and specific learning disabilities.
- 24 (3) The term “ *physical, mental, or emotional impairment* ”  
25 includes, but is not limited to, such diseases and conditions as  
26 orthopedic, visual, speech, and hearing impairments, cerebral  
27 palsy, autism, epilepsy, muscular dystrophy, multiple  
28 sclerosis, cancer, heart disease, diabetes, Human  
29 Immunodeficiency Virus infection, mental retardation, and  
30 emotional illness.

31 **24. Self-Sufficiency Plan**

32 A plan that a participant develops in consultation with the Chico Rancheria  
33 Housing Corporation outlining specific goals and achievements that will  
34 prepare the family to sustain without further assistance. Specifically, the plan  
35 will increase the family’s income so the family can afford shelter on their own  
36 without paying over 30% of their adjusted income on housing over a realistic  
37 time frame.

38 **25. Waiting List**

39 A list used to rank need based on a points scoring system when funding is  
40 minimal or unavailable and/or when housing is unavailable. If there is a tied  
41 score, the applicant that has been on the waiting list for the longest period of  
42 time based on the date and time the preliminary application was received by  
43 the Chico Rancheria Housing Corporation will have priority for assistance.

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- 1 (a) A separate waiting list is maintained for each program offered by  
 2 the Housing Corporation, and an applicant can be on multiple  
 3 waiting lists.
- 4 (b) Waiting lists are scored based on the individual points scheme, an  
 5 example of an individual program’s Waiting List is depicted below:

EXAMPLE WAITING LIST SELECTION PREFERENCE:	# OF POINTS:
Mechoopda Tribal Family	100
Disabled Family	5
Each Elderly Person	5
One Child under 18	5
Two Children under 18	8
Three or More Children under 18	11

14 **B. Eligibility and Admission Information**

15 **1. General Eligibility Requirements**

16 In order to be eligible for admission to any program available through Chico  
 17 Rancheria Housing Corporation, the following criteria shall apply:

- 18 (a) Applicant must be a member of an ‘Indian Family’ as defined within  
 19 this policy (Tribal preference shall be given to members of the  
 20 Mechoopda Indian Tribe).
- 21 (b) Applicant must be least 18 years of age or an emancipated minor.
- 22 (c) Applicant must reside in or be moving within the CRHC Indian Area  
 23 specific to the applicable program.
- 24 (d) Applicant must be a member of a Low-income Family or Moderate-  
 25 income Family for some programs.
- 26 (e) Applicants who owe the Chico Rancheria Housing Corporation or the  
 27 Mechoopda Indian Tribe money are not eligible to receive  
 28 assistance.
- 29 (f) Prior tenants of CRHC administered properties that have had a lease  
 30 terminated due to non-compliance will not be eligible for CRHC  
 31 programs. An exception may be made if all outstanding balances  
 32 owed by the applicant are paid in full to CRHC and the Tribe and  
 33 such persons have demonstrated to CRHC 1) the ability to comply  
 34 with all CRHC policies, 2) are likely to be a responsible recipient or  
 35 tenant, and 3) have developed a Self-Sufficiency Plan and are  
 36 following the plan.
- 37 (g) Applicant must follow any additional stipulations and requirements  
 38 in each individual Program Policy.

39 **2. Nondiscrimination**

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- 1 (a) CRHC shall strive to conduct the admissions process in a manner that  
2 treats all applicants fairly and consistently. CRHC will not  
3 discriminate based on age, gender, disability, religious affiliation, or  
4 political party association.  
5
- 6 (b) CRHC will accept applications from all eligible members of Indian  
7 Tribes. Mechoopda Tribal Members, however, shall be given tribal  
8 preference during the admittance process.

9 **3. Applications**

- 10 (a) CRHC maintains a standard application form that is applicable to  
11 most of its programs. Some programs require additional components  
12 and have a specific program application form. Each type of  
13 application is available upon request and is also accessible on the  
14 CRHC website.  
15
- 16 (b) The application may be filled out by the applicant or with the  
17 assistance of the CRHC staff. An intake questionnaire may be used  
18 by the CRHC staff during the process, which can often provide  
19 insightful information that the applicant may fail to report and help  
20 determine which program(s) the applicant would benefit from the  
21 most.  
22
- 23 (c) The following information shall be provided within the application:  
24  
25
  - 26 (1) Contact Information. The application shall include the  
27 applicant's and co-applicant's current and previous addresses,  
28 phone numbers, and landlord references including any previous  
29 Tribal or Public Housing information; the applicant's and co-  
30 applicant's current and previous employment, wages, and  
31 contact information; the applicant's and co-applicant's bank  
32 and creditor information including account numbers, balances,  
33 and contact information; the applicant's and co-applicant's  
34 expenses and debts.  
35
  - 36 (2) Household Composition. The application shall include a  
37 Household Composition Form listing the names of all persons in  
38 the immediate family and/or household as well as their gender,  
39 date of birth, social security number, and relationship among  
40 each other.  
41
  - 42 (3) Pets. Applicants must disclose their family pets as well, in  
43 accordance with the CRHC Pet Policy, as applicable.  
44
  - 45 (4) Income Certification. The application shall include a detailed  
46 certification of the current income of each person listed on the  
47 household composition form from all sources, including Tribal  
48 Revenue Share Trust Funds Disbursements and Per Capita  
49 Payments. Any anticipated changes in income or additional  
50 sources, etc... shall also be reported. This information is used  
51 for purposes of establishing the household's anticipated income  
52 for the next twelve months. All income must be verified by  
53 third party statements from its sources requested directly from

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CRHC. A Statement regarding Tax Filing Status and/or a Certification of Assets is also required when the applicant claims not to have filed taxes or claims not to have any assets.

(5) Consent to Release Information. A Participant’s Consent to Release Information form is also included within the application that must be executed by each adult member of the household prior to processing. A Privacy Act Notice must also accompany this Consent to Release Information.

(6) Supportive Documentation. In conjunction with accepting the application, CRHC requires supporting documentation be submitted pertaining to each person listed on the Household Composition Form, or the subject property, as applicable per program in order for the application to be considered complete:

- i) Tribal Enrollment Cards
- ii) Social Security Cards/Birth Certificates
- iii) State Identification Cards/Drivers License Cards
- iv) Legal Documentation Regarding Custody of Minors
- v) Legal Documentation Regarding Divorce
- vi) Tax Returns/Tax Related Forms
- vii) Deeds/Titles
- viii) Leases
- ix) Proof of Insurance/Declarations
- x) Letters from Tribes or other Tribally Designated Housing Entities stating the availability of services provided by such Tribes

**4. Pre-Admission Counseling and Family Self-Sufficiency Plans**

(a) Prior to being determined eligible, being admitted, or placed on a waiting list for many CRHC Programs, pre-admission counseling is required. CRHC staff or its agent shall provide counseling to applicants to determine proper program placement and to explain their financial and social responsibilities pertaining to the individual program. During such counseling, CRHC shall describe available housing programs and explain which program the applicant would currently benefit from the greatest and why, as well as explain the requirements of the applicant within that program and answer any questions. The applicant should disclose any background information, such as criminal history or previous eviction, etc., that may have an effect on eligibility or program placement.



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- (b) In order to be determined eligible for many CRHC Programs and be admitted to the program or placed on Waiting List(s), a family must have a current and approved Family Self-Sufficiency Plan on file. Pre-Admission Housing Counseling greatly assists in the development of such a plan and includes credit counseling & repair, household budgeting, and provides referrals to additional services such as employment training centers, etc... The family is required to follow their plan and meet their steps and objectives in order to remain eligible for admittance to the individual program when applicable.

**5. Accepting Applications**

- (a) Unless the waiting list is closed, CRHC will accept completed applications from any eligible applicant, even if an informal discussion or an intake questionnaire indicates that the applicant may not be eligible for any CRHC programs at that time.
- (b) The application can be submitted to CRHC in person, in the CRHC office front door drop-box slot, via fax, email, or any other mailing system, as well as online through the CRHC website, if and when available. CRHC may have specific instructions regarding some of the options for submittal and applicants are encouraged to communicate through the process by email and/or telephone.
- (c) After initial review by staff, if the application is complete, it must be date stamped and initialed by the staff person who accepted it. Once the completed application is accepted, it should be referred to the appropriate staff person for processing.

**6. Income Limits**

- (a) Income Limits used to determine eligibility for most CRHC programs are based on HUD's annually published income limits, as applicable per program. Some programs not subject to federal funding regulations may have different income limit definitions or not be subject to income limits.
- (b) The Maximum Income Limit determining eligibility for most programs is 80% of current published median incomes; however, under some programs, applicants with incomes up to 100% of median income can be determined eligible.
- (c) The number of household members is a factor in setting the income limits; a change in the number of household members may affect an applicant's eligibility. Annual income, not adjusted income, is used in determining eligibility for admission. While a family may be entitled to deductions in determining rent, no deductions are permitted in determining the eligibility.
- (d) Minimum Income criteria also apply in the determination of eligibility for some programs. In such cases, the household must have a regular source of income, and 30% of the adjusted income must meet or exceed the individual program requirements for

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admission. A family may not be put on the waiting list with an adjusted income below the applicable income limit.

**7. Income Eligibility Review**

- (a) Upon receiving an application and determining that it is complete, all statements and certifications made by the applicant shall be verified by third party documentation. In example, if an applicant claims they make \$10 per hour working at a restaurant, the restaurant shall be inquired and requested to provide a statement regarding the number of hours worked and wages earned, including any anticipated wage and hour adjustments. CRHC shall use standard form for such third party verification and also provide the third party with the applicant's executed Consent to Release Information document.
- (b) Applicants may *NOT* be involved within the third party verification process with the limited exception of Social Security benefit documentation, which requires specific instruction.
- (c) Once all verifications are documented, income worksheets shall be completed, as applicable per program and submitted to the Executive Director for review in order to determine if the applicant meets income eligibility per the individual program.

**8. Applicant Evaluation & Background Clearance**

- (a) When applicable to the individual program, CRHC will evaluate each applicant to determine whether the applicant may have a detrimental effect on the other residents' health, safety, and peaceful living environment or on the built or natural environment. This evaluation includes researching criminal history.
- (b) When applicable to the individual program, each adult member of the household shall be screened for background clearance in order to determine if any person may be a threat to the community. This can be done through a background screening agency. If necessary, at the discretion of CRHC, the local police department can be contacted to determine if any person in the household has a criminal record in the Department of Justice database. In the event that a member of the household has a record, fingerprints shall be required from such person at his/her expense and submitted to a channeling agency requesting a hard copy of the Department of Justice record. Upon receiving the federal background record, CRHC shall make the determination if the member of the household may have a detrimental effect on the other residents' health, safety, and peaceful living environment or effects the built or natural environment.
- (c) CRHC has the option to deny admission to any applicant who may be expected to have a detrimental effect on other residents' health, safety, and peaceful living environment or effects the built or natural environment. CRHC will make an informed judgment about the applicant's suitability for the individual program and

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grant eligibility and admission to its programs objectively and reasonably. This includes: examining the applicant's history of meeting financial obligations, especially rent. Determining whether the applicant has a history of:

- (1) disturbing the neighbors; or
- (2) destroying property; or
- (3) living or housekeeping habits which could adversely affect themselves and/or other residents' health, safety, and peaceful living environment or adversely affect the built or natural environment; or
- (4) criminal activity, especially involving fraud, robbery, drug and alcohol use (legal or illegal), or violence.

(d) CRHC will also deny admission to applicants who currently owe rent or other amounts to CRHC, the Tribe, other housing authorities or entities, property management companies, or landlords in connection with housing.

(e) CRHC will only consider information that is reasonably related to the individual's attributes. Acceptable forms of interview for applicant may include the following:

- (1) interviewing the applicant;
- (2) contacting current or previous landlords;
- (3) contacting current and former employers;
- (4) obtaining information from social workers, background research agencies, police departments, the FBI, DOJ, or parole officers;
- (5) conducting a credit check

(f) Prior tenants of CRHC administered properties that have had a lease terminated due to non-compliance will not be eligible for CRHC programs. An exception may be made if all outstanding balances owed by the applicant are paid in full to CRHC and the Tribe and such persons have demonstrated to CRHC 1) the ability to comply with all CRHC policies, 2) are likely to be a responsible recipient or tenant, and 3) have developed a Self-Sufficiency Plan and are following the plan.

**9. Applicants with Disabilities**

- (a) CRHC will make a reasonable effort to accommodate disabled families.
- (b) CRHC shall make inquiries necessary to the extent permitted under applicable law in order to verify the disabled applicant's eligibility

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1 for scoring and placement on the Waiting List and to determine if a  
2 specially designed unit is needed.

3 (c) Verification of disability includes documents supporting Social  
4 Security or Supplemental Security Income disability benefits. If the  
5 applicant does not receive such benefits, other documentation may  
6 provide proof, such as residence in an institution, documents  
7 showing hospitalization for a disability, or verification by a health  
8 care professional. The applicant can provide a written statement or  
9 other verification from a physician when adequate verification is  
10 unavailable from other sources.

11 (d) Behavior disabilities such as a history of failing to pay rent,  
12 disturbing neighbors, destroying property, housekeeping habits that  
13 adversely affect the health and safety of themselves or other  
14 residents', or have displayed a history of disturbing the peaceful  
15 living environment or effecting the built or natural environment are  
16 a substantial basis for rejection of a disabled applicant.

17 **10. Unit Size & Family Composition**

18 (a) In order to be admitted to CRHC administered units, no more than  
19 two persons shall be required to occupy one bedroom. In example,  
20 a family of 6 would be the largest family eligible to be admitted to  
21 a 3-bedroom unit. However, under circumstances where the quality  
22 of life for the family will drastically increase and the family meets  
23 all other eligibility criteria established in CRHC policies, these  
24 guidelines may be adjusted at the discretion of CRHC.

25 (b) In addition to unit size & family composition, applicants must meet  
26 eligibility requirements in accordance with the CRHC Pet Policy  
27 applicable to the individual program.  
28  
29

30 **11. Waiting Lists**

31 (a) Waiting List(s) shall show the name of the applicant, the date the  
32 completed application was accepted, the points assigned, the  
33 current address and contact information of the applicant, the  
34 verified annual income, adjusted income, and 30% of adjusted  
35 income, as well as other information pertinent to the individual  
36 program.

37 (b) Waiting lists shall be kept updated and maintained regularly (i.e.,  
38 monthly), which shall include removal, additions, and follow-up  
39 with current applicants.

40 (c) Pending applicants on waiting lists are required to report any  
41 changes in family composition, household circumstances, and  
42 income or assets which would affect the family's eligibility  
43 pertinent to the program, as applicable. Applicants are required to  
44 submit completed and updated applications no less than annually in  
45 order to remain on a waiting list. CRHC staff will make reasonable  
46 attempts to contact applicants after being on the waiting list for 10  
47 months to follow up on the status of the applicant.

48 (d) Applicants shall be removed from the waiting list upon the  
49 following:

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- (1) The applicant’s request or the applicant’s failure to advise the CRHC of continued interest within 1 year of contact; or
  - (2) The CRHC’s reasonable efforts but unsuccessful attempts to contact the applicant to determine continued interest within a reasonable amount of time, not exceeding 1 year; or
  - (3) A change in the applicant’s family composition, household circumstances, income, or assets that results in the applicant becoming ineligible.
- (e) CRHC shall document when an applicant is removed from a waiting list and include a notation as to why. The applicant shall be notified in writing stating the reason for removal, unless the applicant is admitted to the program.
- (f) Should CRHC close the waiting list, the following policies shall apply:
- (1) The waiting list shall be closed upon approval from the Executive Director;
  - (2) CRHC shall announce publicly the decision to suspend or restrict accepting applications;
  - (3) CRHC shall publicly announce when they are going to resume taking applications;
- (g) CRHC shall maintain all information submitted in association with applications in accordance with the CRHC Records & Retention Policy.

**12. Status Notification**

- (a) Once a completed application has been processed and reviewed to determine eligibility, the applicant shall be notified in writing of the status sent by mail or email at the address listed on the application. If determined eligible, the applicant shall be added to the Waiting List. CRHC shall not disclose where individual applicants are placed or ranked on such Waiting List until admission is offered, yet can let the applicant know his/her point score as well as inform the applicant of the number of other applicants on such Waiting List as well as inform the applicant of the general availability of units, etc... Ranks and placement is continuously changing based on the composition of the applicants on the list, thus providing ranking information to applicants can create misunderstandings leading to mistrust.
- (b) The written notice of eligibility shall either inform the applicant that he/she is admitted to the individual program or state that he/she is being added to the individual program Waiting List and shall state the reason for delayed admittance.
- (c) In the case of an ineligible determination, the written notification shall state the reason why the applicant is not eligible. If the

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1 applicant disagrees with CRHC's determination or files a written  
2 complaint, consultation is encouraged between staff and the  
3 applicant. If consultation does not remedy the disagreement or  
4 complaint, procedures within CRHC's Grievance Policy shall be  
5 followed.

6 **13. Admittance**

- 7
- 8 (a) When funding, availability, or other factors allow for additional  
9 admittance to individual programs from the Waiting List, the  
10 applicant with the most points (ranked highest) shall be offered  
11 admittance to the program. When CRHC has an appropriate size  
12 and type of unit in its inventory or has funding available for one of  
13 its other programs, CRHC will notify the applicant in writing on a  
14 form which requires the applicant to accept or reject the  
15 assistance or unit and *to provide a written explanation for the*  
16 *refusal*. The form shall indicate the unit or assistance offered, the  
17 address and details of each offer, and include an estimated  
18 admittance date, as applicable. If the applicant fails to contact  
19 the CRHC office within five business days and fails to return the  
20 form within ten business days from the date CRHC mails or emails  
21 the offer, the offer shall be considered refused and the next  
22 eligible applicant shall be offered the unit. All  
23 acceptance/rejection forms shall be maintained in the applicants'  
24 files. In the event the applicant rejects the offer without  
25 reasonable supportive documentation (i.e., health & safety issue),  
26 the applicant shall forfeit all Waiting List points.
- 27
- 28 (b) In the case when two or more applicants score the same amount of  
29 individual program Waiting List points and if each application is  
30 completely processed on the same date, the completed application  
31 that was submitted to CRHC first shall be given preference. In the  
32 event both were submitted at the same time, the Executive  
33 Director will take into consideration both family compositions and  
34 select the most suitable family to be placed in the unit
- 35
- 36 (c) When filling an actual or expected vacancy, the CRHC will offer the  
37 dwelling to an applicant needing that size and type of unit, in the  
38 order of the priority, based on selection preferences, until  
39 someone accepts it. All offers of available units shall be mailed or  
40 hand delivered to the applicant.

41 **14. Records and Retention**

- 42
- 43 (a) CRHC shall support the eligibility status for all applicants and  
44 retain such documentation in accordance with the CRHC Records  
45 and Retention Policy.
- 46
- 47 (b) CRHC shall maintain a record of the assistance offered to an  
48 applicant including the location, date, and circumstances of each  
49 offer and each rejection or acceptance. If the applicant rejects the  
50 unit, CRHC shall note the reason for the rejection.
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- 1 (c) CRHC shall retain documentation in accordance with the CRHC  
2 Records and Retention Policy.

3 **15. Housing Standards**

- 4 (a) The Chico Rancheria Housing Corporation's Housing Standards are  
5 at least as stringent as the Section 8 Housing Quality Standards  
6 (HQS) contained in 24 CFR 982.401.  
7  
8 (b) Filthy Living Habits will not be tolerated. A history of housekeeping  
9 habits that adversely affects the health and safety of the resident  
10 or other residents' health, safety, and peaceful living environment  
11 or effects the built or natural environment are a substantial basis  
12 for rejection of eligibility.  
13  
14 (c) Inspections: CRHC will conduct, or arrange to have conducted,  
15 pre-occupancy inspections utilizing the adopted CRHC Inspection  
16 Form to insure any unit is a healthy, safe, and decent place to  
17 reside prior to approval of residency and/or assistance. Additional  
18 stipulations and requirements are address in individual program  
19 policies.  
20

21 **17. Obligations.**

- 22 (a) Applicant Obligations: Applicants must submit complete  
23 applications with all required supportive documentation in order  
24 for CRHC to process their application. Incomplete applications will  
25 not be processed. Applicants must adhere to all rules set forth in  
26 the individual program policy in which they apply or participate in  
27 as well as provide all necessary information and cooperate with  
28 CRHC in order for CRHC to process applications.  
29  
30 (b) CRHC Obligations: CRHC is responsible for determining the  
31 eligibility status of applicants and admitting eligible applicants to  
32 its programs. Additional CRHC obligations are specified in each  
33 individual program policy.  
34

35 **18. Terminations**

- 36 (a) Individual program policies address the termination of  
37 assistance. Generally, assistance may be terminated at the  
38 discretion of CRHC for any of the following reasons:  
39  
40 (1) Any violation of family obligations set forth in each individual  
41 program policy.  
42  
43 (2) Suspicion of illegal drug activity or criminal activity, which  
44 may include a police report documenting such activity.  
45  
46 (3) Failure of family to sign and submit verification documents for  
47 re-certification.  
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49 (4) If the family moves out of the unit without formal notification  
50 and correspondence with the Housing Corporation.  
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- (5) If the family breaks up.
- (6) If program funding is insufficient to support continued assistance for the family.