



COVE CHAPTER

Housing Discretionary Funds Policies & Procedures

I. AUTHORIZATION

- A. Pursuant to TCDCMA-20-01, The Transportation and Community Development Committee of the Navajo Nation Council, adopted the Housing Discretionary Funds Policies and Procedures to assist and provide guidance to Chapters in administering Navajo Nation Housing Discretionary Funds where chapters lack Policies and Procedures so, long as those Policies and Procedures are consistent with: The Transportation and Community Development Committees Housing Discretionary Fund Policies and Procedures embodies in TCDCMA-20-01.
- B. The Cove Chapter Government approves the Cove Chapter Housing Discretionary Fund Assistance Policies and Procedures on May 8, 2014 pursuant to the Cove Chapter Resolution No. COV-14-044.

II. PURPOSE AND SCOPE OF POLICY

- A. The purpose of the policy is to ensure that all funds appropriated by the Navajo Nation Council and expanded are accounted for, coordinated, and reported and monitored appropriately and consistent with Navajo Nation Laws, Policies and Procedures.
- B. General principles of this policy manual are applicable to Cove Chapter, its Employees. Community members, including Chapter Officials who will monitor to ensure all Housing Discretionary Fund Assistance Policies and Procedures are maintained and enforced.
- C. The Housing Discretionary Fund Assistance is to assist qualified applicants for housing services by providing building materials, labor and cost associated with obtaining home site leases, including but not limited to archeological survey, Environmental clearances and land surveys.

III. TYPES OF ASSISTANCE BY CATEGORY

- A. Category A (Minor Repair) is for minor repairs and maintenance type of work for occupied existing houses.
- B. Category B (Major Repair or Addition) is for repairs of occupied existing houses to bring the structures up to safe and livable conditions and may include plumbing and electrical work. Also for additions to occupied existing houses in order to provide more adequate living spaces or bathrooms for sanitations reasons.
- C. Category C (Partial Assistance) is for partially financed self- help construction of a new house. Electrical wiring and plumbing is allowed under this category – for

funding pursuant to Category C, evidence that partial construction has occurred must be provided by the applicant.

- D. Category D (New Construction) is for construction of new houses with electrical wiring and plumbing. For funding pursuant to Category D and on Navajo Nation Trust or allocated Trust Land, Navajo home site lease, or residential rent-to-own Lease are required. Certification from the Office of Land Administration can be Utilized in lieu of Navajo home-site or rent-to-own lease, provided local Alternately, an affidavit signed by the Chapter Officers and Grazing Committee Member stating there is no land disputes where construction is to occur can be Utilized in lieu of the records or certification mentioned above.
- E. Category E (Archeological Clearance/Survey) is for cost associated with Archeological Clearance/Survey to plot for new home construction or existing home.
- F. Category F (Weatherization Assistance) is cost associated with weatherization of A home, minor repairs and/or wood stoves, water heaters, etc.

IV. EXPENDITURE REQUIREMENT AND REPORTING POLICIES

- A. It shall be the policy of Cove Chapter that all expenditures shall be consistent With the equal protection and due process provisions of Navajo Nation law, and in accordance with the Chapter's Procurement Policies and Procedures.
- B. To ensure that equal protection and due process are followed, the Chapter shall have a Screening Committee to evaluate, rank and recommend the type of Assistance.
- C. Priority shall be given to those qualified applicant of the greatest needs.
- D. Point allocation sheet shall be kept in each applicants folder and shall record the points given to the applicant for the following factors:
 - 1. Annual household income
 - 2. Family size
 - 3. Overcrowded conditions
 - 4. Unsanitary or unsafe living conditions
 - 5. The elderly, physically challenged (Handicapped) or disability status of applicant
- E. All expenditures shall be duly approved by the Chapter membership and set out in the budget.
- F. The Chapter Manager shall make proper accounting and book keeping entries for all expenditures.
- G. Prior to commencing any work, the Chapter Manager shall prepare a statement of work to be undertaken which lists the construction cost including labor and construction materials and a brief description of the construction plan.

- H. Upon completion of the work, the Chapter Manager shall prepare a Performance Report briefly describing the accomplishment as they relate to the Statement of Work.
- I. The Chapter Manager shall include in the chapter's quarterly financial report to the Local Governance Support Center, a written expenditure report which shall include a brief description of the expenditures and achievements for that quarter, in compliance with the Accounting, Coordination, Reporting and Monitoring Policy as adopted by the Budget and Finance Committee of the Navajo Nation Council.
- J. An Assessment of the house shall be required to determine the house is in need of repairs. The Chapter Manager shall be responsible for this determination.

V. APPLICATION AND ELGIBILITY REQUIRMENTS

- A. To be eligible to receive Housing Discretionary Fund Assistance, an applicant must be:
 - 1. A registered member of the Navajo Nation
 - 2. In possession of a Certificate Degree of Indian Blood (CIB)
 - 3. In possession of Social Security Card
 - 4. Able to prove home ownership by title or lease. Title or lease will not be required if home has been built and occupied for 5 years or more (Grandfather Clause Status).
 - 5. Able to prove the home is occupied and primary residence of applicant.
 - 6. Able to prove the home is in need of renovation, repair or improvement.
 - 7. Applicant will be eligible for assistance on a yearly basis (Chapter Fiscal Year, October to September).
- B. The Applicant must submit the following;
 - 1. A completed checklist form of required documents (See sample form attached hereto as Exhibit A).
 - 2. A completed housing application (See sample form attached hereto as Exhibit B).
 - 3. Evidence of Land Ownership or potential ownership in the form of an affidavit or documented proof of fee title, trust title, leasehold interest, customary use permit, indefinite assignment, or other exclusive possessor interest. IF the Applicants home is considered "Grandfather Clause" status, a written statement would be needed from the nearest neighbor.
 - 4. Authorization for release of information (See sample form attached hereto as Exhibit C).
 - 5. A map to the property.
 - 6. Photographs of the home where the project will take place.
 - 7. A list of materials and their cost or price quotation from at least three (3) reputable vendors.
- C. Assistance shall be limited to once per family every 12 months, unless specified otherwise. For the purpose of this section, "family" is defined as those persons related either by blood or marriage who reside at the same domicile. "Unless specified otherwise," means otherwise lawful expenditure of funds in extraordinary

circumstance that are approved by community resolution. (p 25, Fiscal Policies Manual)

- D. The Chapter Manager shall make sure all required documents have been properly completed, dated and signed by the applicant before forwarding it to the Screening Committee.

VI. SELECTION DUTIES AND RESPONSIBILITIES OF SCREENING COMMITTEE

- A. Pursuant to Title 26 N.N.C.; Section 1001 (B)(1)(d), the Chapter President shall recommend the establishment of and appointment to the standing and special committees of the Chapter to the membership for approval.
- B. The Chapter membership shall appoint a Screening committee every four (4) years. Which, will evaluate, rank, and recommend awards; to eligible and qualified clients; also, the committee shall have a Plan of Operation to guide them.
- C. The Screening Committee in consultation with the Chapter Manager will set a date for opening and closing for accepting all Housing Applications.
- D. The Screening Committee shall develop and utilize a ranking system which ensures priority for eligibility: serving those with the greatest needs first. (See sample form attached hereto as Exhibit D).
 - The basic factors in the ranking system shall include:
 1. Annual household incomer
 2. Family Size
 3. Overcrowded living conditions
 4. Unsanitary or unsafe living conditions, and
 5. Elderly, Physically Challenged (handicapped) or disabled.
- E. The point of allocation shall be kept in each applicant's folder and the record the points given to the applicant for each of the above mentioned factors.
- F. The Screening Committee, after completing its review of all completed documents for each applicant, shall return all documents back to the Chapter Manager with the recommendations of award.

VII. CHAPTER ADMINISTRATION RESPONSIBILITIES

- A. The Chapter Accounts Maintenance Specialist will log and stamp the completed housing application package and forward to the Chapter Manager for review.
- B. The Chapter Manager will then forward all documents to the Housing Screening Committee to review, rank and make recommendations on the Housing application.
- C. The Chapter Procurement Policies and Procedures, Section VI, Purchasing Systems and Procedures will be followed to ensure proper accountability and filing of all Housing Discretionary Funds.

VIII. MONITORING POLICIES AND PROCEDURES

- A. The Chapter Manager shall have day to day oversight responsibility for the administration of all chapter activities involving the Housing Discretionary Funds.
- B. The Chapter Officials shall have oversight responsibility to ensure that the Chapter Administration is adequately meeting the Chapter's directives and expanding fund according to the conditions of the Navajo Nation Council and/or the Chapter's annual budgetary objectives; and shall report to the chapter membership: 26 N.N.C., Section 1001 (B)(j).
- C. The Local Governance Support Center shall have expenditure oversight and ensure that all chapter allocations are expended in accordance with applicable Navajo Nation, State and Federal Laws; and in compliance with the Accounting, Coordination, Reporting and Monitoring Policy as adopted by the Budget and Finance Committee of the Navajo Nation Council annually.

IX. AMENDMENT(S)

- A. Procedures and Requirements for Submitting Amendments:
 - 1. Any proposed amendments to the Housing Discretionary Fund Policies and Procedures must be submitted in writing to the Chapter Manager.
 - 2. Any recommendation for amendments can be made by Chapter staff, officials, and community members.
 - 3. Any proposed amendments must be drafted in a legislative format by the Chapter Manager; new languages underlined and old language over-stricken.
 - 4. Chapter Officials may direct the Chapter Manager to set a public hearing date, time, and location if the amendments are significant and substantial to warrant a public hearing.
 - 5. Based upon public input and participation, the Chapter Manager will forward a finalized draft of recommended amendment(s) to chapter members for approval or disapproval at a regular duty called chapter meeting with a simple majority vote.
 - 6. Upon approval, the Chapter Administration will make all changes to the housing to the Housing Discretionary Fund Policies and Procedures with a supporting chapter resolution.

X. DEFINITIONS

- A. Language contained in this section applies generally to this Policies and Procedures except as otherwise provided elsewhere in the Five Management System.
 - 1. Accounting System – means the methods and records established and maintained to identify, assemble, and analyze, classify, record and report a Chapter's financial transaction and to maintain accountability, in accordance with Generally Accepted Accounting Principles (GAAP), of such transaction and for the related assets and liabilities.
 - 2. Administration Functions – are those activities of the Chapter government which are non legislative, and involve the conduct of programs.

3. Allotment – means a parcel land either owned by the United States in trust for the Indian (trust allotment) or owned by an Indian subject to restrictions imposed by the United States against alienation (restricted fee allotment).
4. Chapters – are unites of local governments which are political subdivisions of the Navajo Nation.
5. Chapter Employee – means any person or entity working for, or rendering any services or performing any act for or on behalf of the Chapter in return for any form of payment or other compensation or thing of value received or to be received at any time temporarily, permanently, or indefinitely, in any capacity, whether as agent, servant, representative, consultant, advisor, independent, contractor, or otherwise.
6. Chapter Manager – means a chapter employee who performs the duties prescribed in 26 N.N.C., Section 1004(B), 1004(C), 2003(B).
7. Chapter meeting minutes – means the record of all action taken at a duty called meeting of the chapter.
8. Chapter membership – means:
 - a. For voting purpose and participation in chapter government, all registered votes of the chapter.
 - b. For purposes of services and benefits, all tribal members, young and old, who either resides within or are registered in the Chapter. An individual may not be a member of more than one Chapter.
9. Chapter Officials – means the following public officials elected by the Chapter membership: Chapter President, Chapter Vice President and the Chapter Secretary/Treasurer.
10. Chapter resident – means one who dwells permanently or continuously within the boundaries of a Chapter.
11. Chapter resolution – means the document recording the official action taken by the chapter membership at a duty called the chapter meeting.
12. Five Management System (FMS) – means a management system which includes: Accounting, Procurement, Filing, Personnel, and Property Management.
13. Physically Challenged (Handicapped) – means a person who is legally blind, legally deaf, physically disabled due to the loss of one or more limbs, chair or bed bound, unable to walk without crutches or walker; a mentally disabled adult who requires a companion to aid in basic needs; or prevented from minor physical exertion such as housework due to severe health or respiratory problems.
14. House – means framed construction (conventional, prefab, modular, steel, etc.) block and brick construction, log construction, Hogan construction (log or framed), adobe construction (traditional Pueblo adobe, stabilized or semi-stabilized adobe block, adobe as a filter material, rammed earth, etc.) solar energy construction (passive, active, and appropriate technology).
15. Navajo Nation Law – means Navajo statutes, administrative regulations and Navajo common law.
16. Oversight – means the general supervision of administrative function by the chapter officials and/or the Chapter Manager to ensure accountability.

EXHIBIT A



COVE CHAPTER

HOUSING DISCRETIONARY FUND ASSISTANCE PROGRAM

CHECK-LIST OF REQUIRED DOCUMENTS

1. _____ **HOUSING APPLICATION:** Filled out **COMPLETELY** and containing enrollment information, family size and composition.
 - Social Security Cards of **ALL** individuals living in the household.
 - Certificate of Indian Blood (CIB) of **ALL** individuals living in the household.
2. _____ **INCOME VERIFICATION/STATEMENT:** Copies of pay stubs or a letter of information containing income source/benefits with a telephone number to verify.
3. _____ **EVIDENCE OF LAND OWNERSHIP:** Copy of Home Site Lease or Certificate from Land Administration Office. If your home is five (5) years or older with **NO** Home Site Lease, a written statement from the nearest neighbor would be acceptable.
4. _____ **RUNNING RECORD:** Give a record of events, notes and/or general documentation of why you are asking for assistance.
5. _____ **MATERIAL(S) LISTING:** A list of items which you are seeking assistance for example, lumber, windows, doors, roofing material, etc.
6. _____ **MAP TO PROPERTY:** How to get to your residence from COVE CHAPTER with written directions, color of home, etc.
7. _____ **PHOTOGRAPHS:** Photos of your home where assistance will be used. (Ex. broken window, water damage on walls, roof tiles, etc.)
8. _____ **REFERRALS:** Attach any referrals, which you feel will help assist you in acquiring assistance, given by medical agencies, CHR, Senior Center, etc.
9. _____ **PRICE QUOTES:** **Three (3)** price quotes of itemized materials listing from **three (3)** local businesses. **Quotes must be current within the month you are seeking assistance.**

EXHIBIT B



COVE CHAPTER
HOUSING DISCRETIONARY FUND ASSISTANCE
APPLICATION



I. APPLICANT INFORMATION

1. MARITAL STATUS: Single Married Widow Separated

Applicant:	Census #:	S.S.#:	D.O.B.:
Spouse:			

2. MAILING ADDRESS:

Address:	City:	State:	Zip Code:

3. TELEPHONE NUMBER:

Home:	Work/Cell:
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4. NUMBER OF MEMBERS WITHIN YOUR HOUSEHOLD:

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5. LIST ALL HOUSEHOLD MEMBERS (CURRENTLY LIVING WITH YOU):

Full Name:	Relationship: (daughter/son)	Census#	D.O.B.	Source of Income:

TOTAL ANNUAL INCOME: \$ _____

6. ARE YOU A VETERAN? YES* NO

*SERVICE FROM (YEARS): _____ TO _____

ARE YOU A WIDOW OF A NAVAJO VETERAN? YES NO

7. ARE ANY MEMBERS OF YOUR HOUSHOLD DISABLE OR HANDICAPPED?

YES* NO *NATURE OF DISABILITY OR HANDICAPPED:

II. HOUSING INFORMATION

8. PRESENT HOME CONDITION:

OWNER:						
YEAR BUILT:						
TYPE OF CONSTRUCTION:						
CONDITION:						
HOUSE SIZE:		Length X Width		Height		Square Footage
NUMBER OF ROOMS:			Bed Rooms			Bathrooms
OWN OTHER HOMES:	YES	NO	LOCATION:			

9. DO YOU HAVE A CERTIFICATE OF HOME SITE LEASE?

YES* NO *ATTACH A COPY

10. HAVE YOU APPLIED FOR HOUSING ASSISTANCE FROM:

YES* NO - NAVAJO HOUSING AUTHORITY (NHA)

YES* NO - NAVAJO HOUSING SERVICES (NHS)

YES* NO - TRIBAL CREDIT PROGRAM

YES* NO - OTHER PROGRAMS**

**PLEASE LIST: _____

*IF YES, PROVIDE PROOF OR DENIAL FROM RESOURCES.

11. DID YOU OR ANY MEMBER OF YOUR HOUSEHOLD APPLY OR RECEIVE HOUSING DISCRETIONARY FUNDING BEFORE?

YES* NO *APPLICANTS NAME: _____

DATE APPLIED: _____

III. UTILITY INFORMATION

12. IS ELECTRICITY AVAILABLE: YES NO
IF YES, NAME OF UTILITY COMPANY: _____
IF NO, NAME OF NEAREST RESIDENT WITH UTILITY:

13. SEWER SYSTEM:
 SEPTIC TANK CHEMICAL TOILET OUT-HOUSE

14. WATER SYSTEM:
 PRIVATE WELL COMMUNITY TANK OTHER

NAME OF WATER COMPANY: _____

IV. LAND INFORMATION:

15. LAND STATUS:
 INDIV. TRUST TRIBAL TRUST TRIBAL RESTRICTED
 ALLOTMENT BLM NLP
 PUBLIC DOMAIN PRIVATE OTHER: _____

16. THE LAND IS POSSESSED PURSUANT TO A:
 LEASEHOLD INTREST USE PERMIT

V. REQUEST FOR ASSISTANCE

17. TYPE OF ASSISTANCE REQUESTING:
 WEATHERIZATION
 WINDOWS
 DOORS
 INSULATION
 STOVE
 MINOR HOME REPAIRS
TYPE: _____
 SELF-HELP FOR NEW HOME

18. LABOR TO BE UTILIZED:
 SELF FAMILY MEMBERS OTHER: _____

VI. COMMENTS:

I hereby certify that the information given is true, correct and given in good faith for the purpose of obtaining housing assistance from the ***Cove Chapter Housing Assistance Program.***

*I understand and acknowledge this information will be used in determining my eligibility and extent of housing assistance through the **Cove Chapter Tribal Government.** Any false information is subject for denial of housing assistance.*

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF SPOUSE

DATE



**COVE CHAPTER
HOUSING DISCRETIONARY FUND ASSISTANCE
MATERIAL LISTING**



I. LIST ALL MATERIALS REQUESTING:

ITEM DESCRIPTION:	MEASUREMENTS:	QUANTITY:

LIST 3 BUSINESSES/VENDORS FOR QUOTES:	QUOTE GIVEN: (>\$1,000)
1.	
2	
3	

EXHIBIT C



COVE CHAPTER
HOUSING DISCRETIONARY FUND ASSISTANCE



AUTHORIZATION FOR RELEASE OF INFORMATION

I, _____ hereby authorize the Cove Chapter to verify the information given in the Housing Application. Further, I hereby release all persons and organizations from Liability for providing Legally-referent information in connection with my Housing Application.

Signature(s):

Applicant

Date

Co-Applicant

Date



COVE CHAPTER
HOUSING DISCRETIONARY FUND ASSISTANCE



VERIFICATION OF INCOME

DATE: _____

APPLICANT: _____

SOCIAL SECURITY #: ***-**-

The Cove Chapter is requesting your assistance to verify income information for family members applying for assistance under the Chapter Housing Assistance Program. To assist our office we are asking your office to provide us with income information as requested at the below. Information provided will be confidential for use only in determining eligibility of the Chapter Housing Assistance. Your cooperation will be greatly appreciated.

Respectfully,

Chapter Administration Staff

TO BE COMPLETED AND SIGNED BY APPLICANT'S EMPLOYER OR ASSISTING AGENCY

1. Employed Since: _____ Occupation: _____

2. Salary _____ Base Rate: _____

Date of Present Rate: _____

Average hours per week: _____

3. Total monthly income/assistance: _____

4. Type of Assistance: _____

Employer/Agency Name: _____

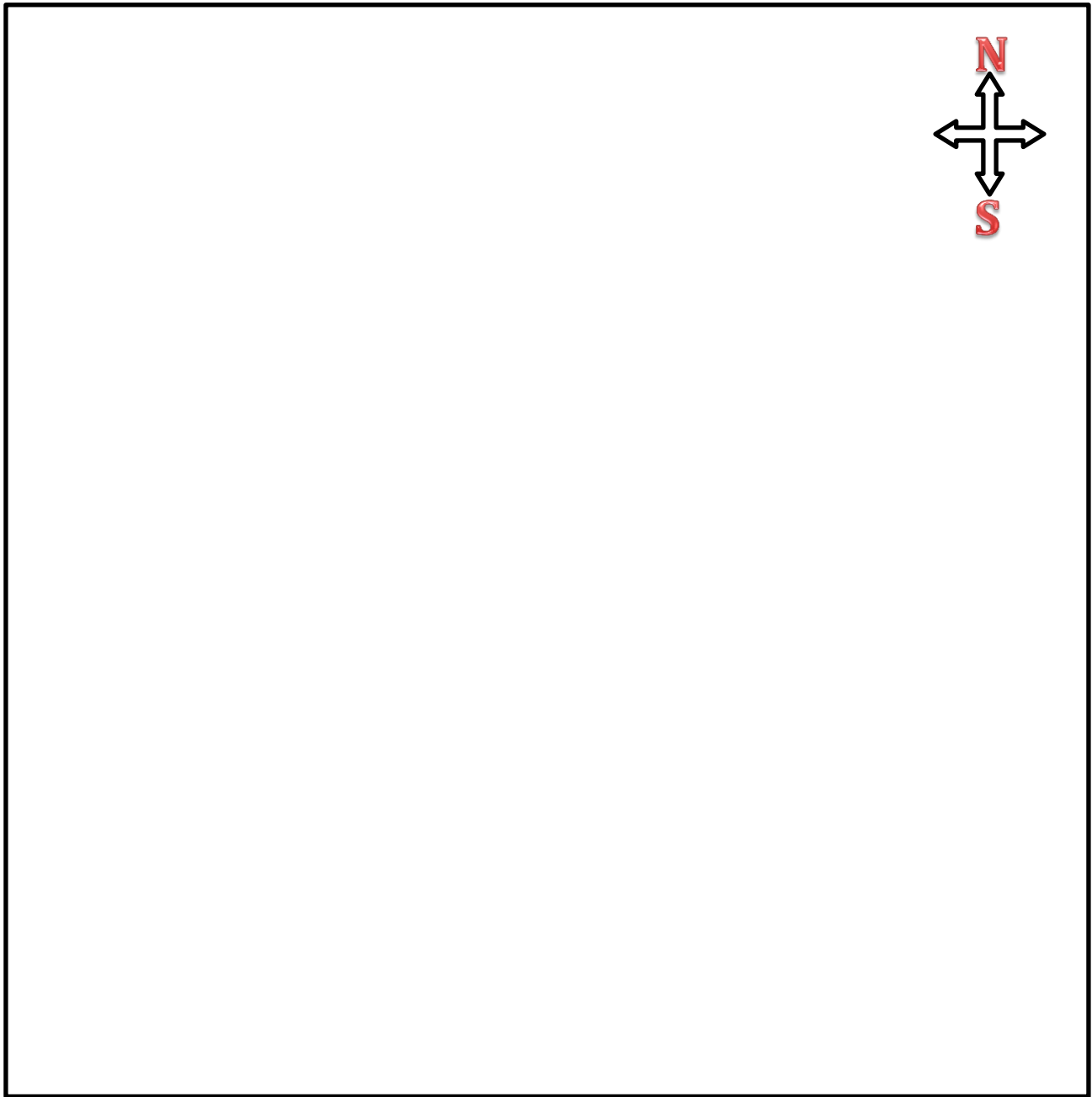
Title: _____ Date: _____



COVE CHAPTER
HOUSING DISCRETIONARY FUND ASSISTANCE



**MAP TO PROPERTY
(Project Site Location)**



****Use the back of this page for written directions to your home.****

EXHIBIT D

COVE CHAPTER

HOUSING DISCRETIONARY FUND ASSISTANCE RANKING SHEET

APPLICANTS NAME: _____

REVIEW DATE: _____

I. **HOUSEHOLD SIZE:** This information is derived from the applicants application form:

A.	6 or more people	15 points	
B.	3 to 5 people	12 points	
C.	1 to 2 people	9 points	

II. **HOUSEHOLD INCOME:** This information is derived from the applicants application form. Sources of income may include SSI/ SS, General Assistance, TANAF, Retirement, Disability, Payroll, etc. Please be aware that the information provided will remain CONFIDENTIAL and will be used solely for the purpose of determining eligibility for Housing Discretionary Fund Assistance.

A.	0 % to 19 % of Maximum	15 points	
B.	19 % to 39 % of Maximum	12 points	
C.	39.1% to 59 % of Maximum	9 points	
D.	59.1 % to 79 % of Maximum	6 points	
E.	79.1 % to 100 % of Maximum	3 points	
F.	More than 100 % of Maximum	0 points	

III. **OVERCROWDED LIVING CONDITIONS:** The number of household members actually living permanently in the unit to the number of available bedrooms, excluding closets, bathroom and kitchen.

A.	1 bedroom with 6 or more family members	15 points	
B.	2 bedrooms with 5 family members	9 points	
C.	3 bedrooms with 4 family members	3 points	
D.	4 bedrooms with 3 or 4 family members	0 points	

IV. **ELDERLY PHYSICALLY CHALLENGED (HANDICAPPED) OR DISABLED:** An elderly person is a person 60 years of age or older (10 CFR 440 30). Physically Challenged (Handicapped) means a person who is legally blind, legally deaf, physically disabled due to the loss of one or more limbs, chair or bed bound, unable to walk without crutches or walker, a mentally disabled adult who required a companion to aid in basic needs, or prevented from minor physical exertion such as housework due to serve health or respiratory problems.

A.	1 or more than 60 years of age and handicapped	25 points	
B.	More than 60 years of age	20 points	
C.	Physically Challenged (Handicapped) less than 59 years of age	15 points	
D.	No disability in household	0 points	

EXHIBIT D

- V. **SANITARY OR UNSAFE LIVING CONDITIONS:** A unit assessment is required to determine unit condition, taking into account the interior and exterior, the foundation, the roof, insulation value, type of unit structure and year built. In addition, utilities available in dwelling until including electricity, plumbing, waste water disposal and type of primary heating fuel.

A.	Whole house is condemned or should be condemned due to major construction deficiencies and/or deterioration and family needs to be relocated and that no other home(s) is available.	25 points	
B.	No running water (plumbing), electricity and heating system.	20 points	
C.	Leaking roof along the edge of the ceiling in some areas and/or water leaking into other rooms or underneath the house causing decay and in need of replacement. Install or repair water or waste water disposal systems and repair or replace roof/repair structural supports.	15 points	
D.	Exterior siding deteriorating siding has holes, uneven floors, cracked walls and energy conservation measures needed such as insulation, storm windows, etc.	10 points	
E.	Glass in some of the windows broken, missing or windows shifting, missing doors or doors very difficult to open or close, gaps around some of the door assemblies, bathroom not working properly and needs replacement of toilet, bathtub, sink/lavatory or sewer system failure.	5 points	
F.	Unit is structurally sound and does not need any repairs.	0 points	

TOTAL POINTS: