BECENTI CHAPTER

Tloo'di'tsin (Barren of the trees) / Jadi'hadi'iih (Antelope lookout)



HOUSING DISCRETIONARY FUND ASSISTANCE POLICY AND PROCEDURES

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The Navajo Nation Becenti Chapter Too'di'tsin (Barren of the trees), Jadi'hadi't'iih (Antelope lookout)



PRESIDENT

Jonathan Perry Mariorie Lantana VICE-PRESIDENT

Arlene A. Arthur

Mikelle Lantana LAND BOARD

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Resolution of Becenti Chapter

BCAUG-21-105

RESOLUTION APPROVING THE BECENTI CHAPTER HOUSING DISCRETIONARY FUND ASSISTANCE POLICY AND PROCEDURES.

WHEREAS:

- 1. Pursuant to Navajo Nation Council Resolution CJY-20-55, the Becenti Chapter is a certified chapter of the Navajo Nation Government and is vested with certain authorities to address and resolve local matters in the best interest of the community members, and coordinate with or refer appropriate subject matters to the Navajo Nation, McKinley County, State of New Mexico, and the US Federal Governments; and
- 2. Pursuant to Navajo Nation Council Resolution CAP-34-98 Local Governance Act "LGA", allows chapter governments to make decisions over local matters, this authority in the long run, will improve community decision making, allow communities to excel and flourish, enable Navajo leaders to lead towards a prosperous future, and improve the strength and sovereignty of the Navajo Nation; and
- 3. Pursuant with LGA Title 26 NNC Section 101 A. To ensure accountability, all chapters are required to adopt and operate under a Five Management System (FMS). Chapters shall develop policies and procedures for the FMS consistent with applicable Navajo Nation Law: and
- 4. The purpose of the Becenti Chapter Housing Discretionary Fund Assistance Policy and Procedures is to provide guidance in administering Navajo Nation Housing Discretionary Funds. The funds are to provide eligible Navajos with partial expenses for housing assistance - minor repairs, major repairs, renovations, electrical wiring, plumbing, and pre-construction or new construction costs. Assistance will depend on availability of funds: and
- 5. Becenti Chapter held three (4) public work sessions to allow the public to participate in updating and having discussions on the policy and procedures, and to allow for opportunity to share concerns and ideas on the document before going forward; and
- 6. Becenti Chapter conducted to the mandatory thirty (30) day comment period, from June 2, 2021 to July 2, 2021, in which the chapter advertised publicly via radio, chapter website, meeting agenda announcements, and flyers that informed the community they have the opportunity to review and make recommendations on the Becenti Chapter

- Housing Discretionary Fund Assistance Policy and Procedures, but no public comments were received; and
- 7. The Becenti Chapter Housing Discretionary Fund Assistance Policy and Procedures were read into record, the document entirely, during the special duly called chapter meeting that was held on September 6, 2021.

NOW, THEREFORE, LET IT BE RESOLVED THAT:

1. The Becenti Chapter Housing Discretionary Fund Assistance Policy and Procedures, attached hereto as "Exhibit A", is hereby officially approved for implementation beginning on October 1, 2021.

CERTIFICATION

WE HEREBY CERTIFY, that this foregoing resolution was duly considered by the Becenti Chapter at a duly called chapter meeting at Becenti Chapter, at which a legal quorum was present and the same was passed by a vote of 5 in favor, 0 in opposition, and 0 abstaining on this 6th day of September 2021.

Motion: Arlene Arviso-Arthur

Jonathan Perry,

Becenti Chapter President

Arlene Arviso-Arthur

Becenti Chapter Secretary/Treasurer

Second: James Wolff

Marjorie Lantana,

Becenti Chapter Vice-President

Mark Freeland.

Navajo Nation Council Delegate

BECENTI CHAPTER

Housing Discretionary Fund Assistance Policy and Procedures

I. Purpose

The purpose of the Becenti Chapter Housing Discretionary Fund Assistance Policy and Procedures is to provide guidance in administering Navajo Nation Housing Discretionary Funds. The funds are to provide eligible Navajos with partial expenses for housing assistance – minor repairs, major repairs, renovations, electrical wiring, plumbing, and pre-construction or new construction costs. Assistance will depend on availability of funds.

II. Authorization

The Becenti Chapter Housing Discretionary Fund Assistance Policy and Procedures were approved at a duly called regular chapter meeting, and Becenti Chapter Resolution: BCAUG-12-105 authorizes the implementation of this document.

III. Definitions

- A. Chapter Administration employees of the chapter which includes, but not limited to the Chapter Community Services Coordinator and Accounts Maintenance Specialist.
- B. Disability an individual with a disability is defined by the American Disability Association "ADA" is a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by other as having an impairment.
- C. House framed construction (conventional, prefab, modular, steel, etc.), block and brick construction, log construction, hogan construction (log or frame), adobe construction (traditional adobe stabilized or semi-stabilized, compressed adobe bricks, adobe as a filler material, rammed earth, etc.), solar energy construction (passive, active, and appropriated technology).
- D. Income (1) monetary compensation for services, including wages, salary, commissions, or fees; (2) net income from nonfarm self-employment; (3) net income from farm self-employment; (4) social security; (5) dividends or interest on savings or bonds or income from estates or trusts; (6) net rental income; (7) public assistance or welfare payments; (8) unemployment compensation; (9) government civilian employee or military retirement, or pensions or veterans payments; (10) private pensions or annuities; (11) alimony or child support payments; (12) regular contributions from persons not living in the household; (13) net royalties; and (14) other cash income.

IV. Types of Assistance

Becenti Chapter does not have the resources to provide full assistance for repairs and new construction of a house. However, Becenti Chapter can provide partial assistance according to the availability of funds, total points based on the Chapter Ranking System (Exhibit A) and categories below:

Category A (Minor Repair): Minor repairs and maintenance type work for occupied existing homes.

Category B (Major Repair): Major repairs of occupied existing houses to bring the structure up to a safe and livable condition, which may include electrical and/or plumbing. It may also include room addition(s) to provide adequate living space or bathroom.

Category C (Start up for New House): Cost for home site/residential lease survey, archeological survey, environmental/biological clearance. No construction.

Category D (New Construction: Partial funding towards construction of a new house.

V. Procedures for Administration

- A. All requests shall be duly approved by the chapter membership officially by a Chapter Resolution.
- B. The Chapter Administration shall ensure proper fiscal management and record keeping.
- C. Prior to commencing any work, the Chapter Administration shall prepare a Statement of Work form to be undertaken, which lists the construction expenditures and a brief description of the construction plan.
- D. Upon completion of the project, the Chapter Administration shall prepare a Closing Report.

VI. Eligibility

To be eligible to receive Becenti Chapter Housing Discretionary Fund Assistance, an applicant must be:

- A. An enrolled member of the Navajo Nation with a Census Number.
- B. A registered voter of Becenti Chapter for at least one year.
- C. Able to prove the house needs repair, renovation, improvement or the applicant is actively seeking construction of a house.
- D. Must be eligible pursuant to the income criteria of the Chapter Ranking System.
- E. An applicant will only be eligible for a one-time assistance per fiscal year (October 1 September 30).

VII. Procedures for Applicant

A. Application (all documents must be submitted ten (10) work days before the Chapter Planning Meeting). The applicant must submit the following documents:

- 1. A completed checklist of required documents (Exhibit B).
- 2. A completed Becenti Chapter Housing Discretionary Fund Assistance Application (Exhibit B).
- 3. Verification of Gross Income to include check stubs, SSI statements, etc.
- 4. For Category D and on Navajo Nation trust land or allotment lands Navajo Home Site Lease or Residential Lease.
- 5. A copy of each household member's social security card.
- 6. A copy of the Applicant's Certificate of Indian Blood "CIB".
- 7. A list of materials and three (3) quotes. For Category C three (3) quotes.

B. Selection and Approval:

- 1. The Chapter Administration shall evaluate and rank the Becenti Chapter Housing Discretionary Fund Assistance Applications.
- 2. The Chapter Administration shall develop and utilize the Chapter Ranking System (Exhibit A).
- 3. The Chapter Administration will evaluate each application packet before the Planning Meeting and forward those who meet the eligibility criteria to Chapter Planning Meeting to be included on the Regular Chapter Meeting agenda for consideration. The Applicant will be required to attend the Regular Chapter Meeting to support their request for Chapter Housing Discretionary Fund Assistance.
- 4. The Chapter membership shall vote on the Chapter Housing Discretionary Fund Assistance request by Chapter Resolution.

C. Ineligibility:

Applicants not considered for approval shall be notified by a written documentation clearly stating the reason(s) for the ineligibility status from the Chapter Administration within ten (10) working days.

D. Monitoring:

1. The Chapter Administration shall maintain monitoring responsibility for the Chapter Housing Discretionary Fund Assistance.

E. Records:

All documents maintained by the Chapter Administration will be secured pursuant to the Becenti Chapter Five Management System.

VIII. Amendment

The Becenti Chapter Officials shall review the Becenti Chapter Housing Discretionary Fund Assistance Policy and Procedures on an annual basis and recommend any amendment(s) to the Becenti Chapter membership for official approval.



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Housing Discretionary Application Packet

Name of Applicant:	
All required information must be completed and	returned to chapter administration before the
Chapter Planning Meeting.	
1 11	
1. Housing Application (Required)	
2. Income Verification Statement (n	
3. Evidence of Land Ownership/Hor 4. Authorization for Release of Info	
5. Map to Property/Certification She	
6. Social Security Card for each hou	
7. Certificate of Indian Blood "CIB"	
8. Referral from Physicians, Social	
other entity (if applicable)	resident representative, of
1. Minor Repairs: Interior Walls/Walls/Walls/Standard Repairs: Exterior Walls/Standard Repairs:	
Chapter Admin	istration Only
Planning Meeting:	Approved:
Regular Chapter Meeting:	Ineligible:
Amount Approved:	
Eligibility Comments:	

"Exhibit B"

Becenti Chapter Housing Discretionary	Fund 2	Assist	ance Applicati	on		Applicat	ion Num	ber:
Name:		_	1	elej	ohone l	Number:		
Census Number:			_	Wor	k or M	essage:		
Date of Birth:								
Spouse's Name:				С	ensus N	lumber:		
Date of Birth:								
Mailing Address:								
P.O. Box				Cit	y	State	Z	ip Code
Enrolled at Becenti Chap	ter sinc	e: _						=======================================
Type of Residence □ Room □ Owner Occupied □ Rental Unit □ Single Family □ Mobile Home □ Subsidized Housing □ Multiple Dwellings	Yes	No	Information Electricity Indoor Plumbin Water Availab Wood/Coal Sto Propane/Pellet Gas Stove Furnace Bathroom(s) Primary Reside	e ove 'Nat	ural	land?	o you own ome Site it esidential easehold I and Use P	Lease? Lease? interest?
Name of each household member	Age	Sex M/F	Social Security Number	*		onship to Head Household	Gross Monthly Income	Source of Income
Check if verified by med							itar	
Applicant's Representative								

Income Verification Statement Form

Becenti Chapter is requesting your assistance to verify income information for the above-named applicant whom is applying for Housing Discretionary Fund Assistance. All information needed is at the bottom of this page. Be assured that the information you have provided will be kept confidential and will only be used to determine eligibility for this name-individual for assistance. Your cooperation and prompt response of this request is much appreciated.

Applicant listed author	izes written verification of in	come.	
Signature of Applicant	Date		
	Chapter Administra	tion Use Only	
□ TANF □ SSI □ Unemployment □ Currently Employed	rmation: Type of income ☐ General Assistance ☐ Retirement Yes ☐ No	\$ \$ \$ \$	weekly bi-weekly
	Employer's Info	ormation:	
Employer's Name	Address	Contact Information	Supervisor's Name
	Public Assistance	Program:	
Provider	Address	Contact Information	Case Worker
Additional Information	if necessary:		
Chapter Administrative	Personnel:		
Name/Title		Telephone Number	Date

Homeowner Certification

Homeowner must complete.	
I/We	certify that I/we am/are the own(s) of the named
property at	located within the Becenti Chapter jurisdiction.
Land ownership can be verified thro Home Site Lease Gran Land Use Permit Other	
Per	mission to Enter Premises
Chapter to enter the premises wh	building located ate and hereby grant permission for representative of Becenti en I am present for the purpose of collecting eligibility ad conducting a work plan which may include an assessment
Authoriz	ntion for Release of Information
Chapter Housing Discretionary Fund of my application for housing ass household income. I understand an	_, hereby authorize the Navajo Nation through Becenti Assistance to obtain all necessary information for completion stance including information on my interest on land and acknowledge this information will be used in determining nti Chapter Housing Discretionary Fund Assistance through ject sources.
	Signatures:
	Applicant's Signature
	Co-Applicant's Signature
	Date

Map to Property Project Site Locations

	N	
W		E
	S	
Physical Address:		

Certification Sheet

Type of Labor to be utilized:	
□ Public Employment Program (PEP):	
□ Self-Help:	
□ Church Group:	
□ Contractor:	
□ Other:	
Certifica	ation
Read this certification carefully before you sig	
I, subscribe and affirm, under the penalties of law, Becenti Chapter Housing Discretionary Fund As accompanying papers) have been examined by me true and correct. Prior to any construction, I agree information in this application. I understand that by inquiry to verify or confirm the information I have	ssistance (including statements made in any and to the best of my knowledge and belief are to notify Becenti Chapter of any changes in the signing this application, I consent to any other
The potential assistance will have no effect upon my income I receive. The construction work done wil mortgage will be placed on the property, unless fals to make me ineligible for this assistance. I will be to my property which is the result of my negligence to allow work and monitoring or work on the property is the dwelling occupant responsibility to disconditions which exists apart from the construction	Il not obligate me financially and no in lien or se or inaccurate information has been provided neld liable for any injury or damages occurring e or malfeasance. I hereby give my permission erty listed in this application. I understand that scover and correct unsafe or non-compliant
I understand that this application for Becenti Chapte not guarantee that assistance will be granted, but a program. Whether or not an eligible applicant will be the applications received, the remaining available for Chapter Housing Discretionary Fund Assistance in	will be used in determining eligibility for the be provided assistance will depend in part upon ands and the priorities to be met by the Becenti
Applicant's Signature:	Date:
Applicant's Representative:	

BECENTI CHAPTER

Ranking System for Housing Discretionary Fund Assistance Allocation Summary Sheet

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ATTES
ch is more or less than the

CATEGORY OF ASSISTANCE

Note: All applications and related documents will be verified prior to being considered for meeting agendas. All approval or denial will be conducted at a duly called Regular Chapter Meeting. Any award will be within estimated or actual cost of \$700.00 or less. Documentation of home visits and an assessment will be a part of the application process.

A) Assistance for Minor Repair

Becenti Chapter will provide assistance for minor repairs or maintenance to the existing home of the applicant and the applicant's family. Assistance will depend on the availability of funds and to be based on total points.

Total Points	Amount	Total Points	Amount
20	\$700.00	10	\$350.00
19	\$665.00	9	\$315.00
18	\$630.00	8	\$280.00
17	\$595.00	7	\$245.00
16	\$560.00	6	\$210.00
15	\$525.00	5	\$175.00
14	\$490.00	4	\$140.00
13	\$450.00	3	\$105.00
12	\$420.00	2	\$70.00
11	\$385.00	1	\$35.00

Minor Repairs Include:

Replacement or repairs for damaged or weathered down infrastructure items such as windows, doors, drywall, roof, bath or kitchen fixtures, cabinets, hardware, porch, , stove pipes or kits; and electrical lighting fixtures/hardware.

B) Assistance for Major Repair(s) or Renovation(s)

Becenti Chapter will provide full or partial assistance for major repairs or additions to the existing home used by the applicant and family. Assistance will depend on availability of funds and be based on total points.

Total Points	Amount	Total Points	Amount
20	\$700.00	10	\$350.00
19	\$665.00	9	\$315.00
18	\$630.00	8	\$280.00
17	\$595.00	7	\$245.00
16	\$560.00	6	\$210.00
15	\$525.00	5	\$175.00
14	\$490.00	4	\$140.00
13	\$450.00	3	\$105.00
12	\$420.00	2	\$70.00
11	\$385.00	1	\$35.00

Major Repairs, Renovations, or Upgrades Include:

Floor, internal/external wall, ceiling, porch/steps (front/back), electrical wiring or plumbing with hardware.

Major Replacements Include:

New hot water heater; pellet, wood or coal stove; heating furnace, refrigerator, and cooking stove.

C) Assistance for Start-Up Cost for New Home

Becenti Chapter will provide partial assistance for start-up cost(s) of a new house that will be the applicant and family primary home. Assistance will depend on availability of funds and be based on total points.

Total Points	Amount	Total Points	Amount
20	\$700.00	10	\$350.00
19	\$665.00	9	\$315.00
18	\$630.00	8	\$280.00
17	\$595.00	7	\$245.00
16	\$560.00	6	\$210.00
15	\$525.00	5	\$175.00
14	\$490.00	4	\$140.00
13	\$450.00	3	\$105.00
12	\$420.00	2	\$70.00
11	\$385.00	1	\$35.00

Start-Up Cost Include:

Surveying, home site/residential site-lease and/or costs associated in the start-up costs, but do not include the actual construction.

D) Partial Assistance for Construction of New House, Service, and Hardware

Becenti Chapter does not have the resources to provide full assistance for the construction of new housing. Becenti Chapter can, however, provide partial assistance for construction of a new house. The house will be the applicant and family home. Assistance will depend on availability of funds and based on total points.

Total Points	Amount	Total Points	Amount
20	\$700.00	10	\$350.00
19	\$665.00	9	\$315.00
18	\$630.00	8	\$280.00
17	\$595.00	7	\$245.00
16	\$560.00	6	\$210.00
15	\$525.00	5	\$175.00
14	\$490.00	4	\$140.00
13	\$450.00	3	\$105.00
12	\$420.00	2	\$70.00
11	\$385.00	1	\$35.00

New Construction Include:

Foundation, floor, interior/exterior walls, and roofing.

New Service Include:

Meter/service poles, breaker box/hardware, electrical certification, propane or natural gas piping (top and underground), septic tank with piping and drain field.

Bathroom Addition Include:

Building materials and fixtures.

Condition 1:	Applicant's Family Size and Household Income	
Number of Family Members	Income	Points
	\$3,449.00 or less	5
	\$3,450.00 to \$7,609.00	4
1	\$7,610.00 to \$11,769.00	4 3 2 1
	\$11,770.00 to \$15,929.00	2
	\$15,930.00 to \$20,089.00	1
	\$20,090.00 or more	0
	\$7.609.00 or less	5
	\$7,610.00 to \$11,769.00	
2	\$11,770.00 to \$15,929.00	3
	\$15,930.00 to \$20,089.00	4 3 2
	\$24,290.00 or more	1
	\$21,769.00 or less	5
	\$21,770.00 to \$25,929.00	4
3	\$25,930.00 to \$20,089.00	3
	\$20,090.00 to \$24,249.00	3 2 1
	\$24,250.00 to \$28,409.00	1
	\$28,410.00 or more	0
	\$15,929.00 or less	5
	\$15,930.00 to \$20,089.00	4
4 or More	\$20,090.00 to \$24,249.00	3
	\$24,250.00 to \$28,409.00	3 2 1
	\$28,410.00 to \$32,569.00	1
	\$32,570.00 or more	0

Condition 2: Applicant's Living Conditions	
No running water (plumbing), no electricity (wiring), and no heating system	
Electricity available, but no running water and no heating system	4
Electricity and heating system available, but no running water	
Electricity and running water, but no heating system	
Running water and heating system available, but no electricity	1
Running water, electricity, and heating system are available	0

Condition 3: Applicant's Needs (Repairs, Renovations, or Upgrades)	
Five sections: roof, floor, walls, plumbing and wiring (e.g., bathroom)	5
Four sections: roof, floor, walls, plumbing or wiring	4
Three Sections: roof, floor, walls, plumbing or wiring	3
Two Sections: roof, floor, walls, plumbing or wiring	2
One Section: roof, floor, walls, plumbing or wiring	1
Needs no repairs	0
Addition: Repair Service for:	
Electric Service pole	4
Electric Certification	3
Gas Line piping	2
Land Survey/Archeological Clearance	1

Condition 4: Applicant is:	
Elderly, Disabled, Veteran	5
Elderly, Disabled, Non-Veteran	4
Disabled, Veteran, Non-Elder	3
Disabled, Non-Veteran, Non-Elder	2
Elderly, Not Disabled, Non-Veteran	1
Not Elder, Not Disabled, Non-Veteran	0
Definitions:	
Elderly – 60 years of age or older.	
Disabled – Degree of physical and/or mental impairment of an individual with	
a disability will be verified by a physician.	
Veteran – Having served in the military services and honorably discharged	

Condition 5: Overcrowding		
Number of rooms in home (excludes closets, bathrooms, and kitchen)	Number of household members	Points
	5 or more individuals	5
	4 individuals	4
1	3 individuals	4 3 2
1	2 individuals	2
	1 individual	1
	5 or more individuals	5
	4 individuals	4
2	3 individuals	4 3 2
	2 individuals	2
	1 individual	11
	6 or more individuals	5
12	5 individuals	4
3	4 individuals	4 3 2 1
	3 individuals	2
	2 individuals	
	7 or more individuals	5
	6 individuals	4
4	5 individuals	4 3 2 1
	4 individuals	2
	3 individuals	120
	8 or more individuals	5
_	7 individuals	4
5	6 individuals	3 2
	5 individuals	2
	4 individuals	1

Condition 6: Unsafe/Unsanitary	
House has major deficiencies and/or deterioration.	
Part of the house has minor deficiencies and/or deterioration.	4
Existing mold, mice infestation, or other health-related risk conditions will require temporary displacement or relocation.	3
Existing minor construction deficiencies will require temporary displacement or relocation for repair and/or renovation.	
Deficient plumbing, wiring, heating, or other construction deficiencies within the house can be resolved within a timely manner without displacement or relocation.	
There are no unsafe or unsanitary conditions.	