

A&O ELIGIBLE FAMILY SECTION

ESSENTIAL FAMILY POLICY

PURPOSE: NCIHA may provide housing or housing assistance to Essential Families in our Indian area under the following conditions:

- The NCIHA determines that the presence of the family on the Indian area is essential to the well-being of Indian families, and
- The family demonstrates a need for housing that cannot reasonably be met without IHBG assistance that can be independently verified and documented by NCIHA staff.
- Housing is available to accommodate the essential family.

In accordance with PIH Notice 2014-02, *Providing Assistance to Non-Low-Income Families under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)*, the NCIHA shall provide a rationale for making its determination using at least the following criteria:

I. DETERMINATION OF NEED

A) Inadequate Housing

- ⇒ Lacks Energy Efficiency
- ⇒ Over Crowded
- ⇒ Poor Plumbing
- ⇒ Electrical Deficiencies
- ⇒ Inadequate Drain field
- ⇒ Structurally Unsound
- ⇒ Pest Infested
- ⇒ Fire Hazard
- ⇒ Inadequate Heating and/or Cooling
- ⇒ No Heating
- ⇒ Inadequate Cooling
- ⇒ Lack of Water Pressure
- ⇒ No Insulation
- ⇒ Single Wide Trailer
- ⇒ Not Code Compliant
- ⇒ No Child Safety Measures
- ⇒ Incomplete Kitchen
- ⇒ Incomplete Bathroom

B) Temporary Housing

- ⇒ Living with Relatives
- ⇒ Motels/Hotels
- ⇒ Transitional Shelter

C) Homeless

D) Rent cost Burden (Housing costs exceed 50% of AGI including utilities)

E) Inaccessibility to Financing

II. DETERMINATION THAT HOUSING NEED CANNOT REASONABLY BE MET

- ⇒ Rental Housing not available in area
- ⇒ Affordability
- ⇒ Income & Assets Insufficient
- ⇒ Housing Stock Insufficient
- ⇒ Conventional Mortgages not available on trust land
- ⇒ Alaska Housing Finance Program resources not available
- ⇒ Section 8 waiting list is too long
- ⇒ Inadequate Housing Stock in Area
- ⇒ Family Desires Residence in immediate area near family

III. DOCUMENTATION

- ⇒ Property Inspection
- ⇒ Code Violation Letters
- ⇒ Family Size and Unit Size
- ⇒ Statement from a Temporary Housing Landlord
- ⇒ Affidavit from Family
- ⇒ Payroll Stubs
- ⇒ Rent Receipt
- ⇒ Rejection Letters
- ⇒ Denial Letters

The NCIHA shall make a determination about each essential family and document its determination even in cases when HUD approval is not required.

IV. NCIHA REQUIREMENTS

Essential families must meet other NCIHA policy requirements and housing must be available.

V. Essential families include, but are not limited to, the following:

- Medical personnel
- Dentist
- School Personnel
- Public Safety Officer
- Coast Guard or other military personnel
- Firemen
- Employees
- Spiritual Leaders
- Preachers
- Others as determined by the Executive Director