

INTERIOR REGIONAL HOUSING AUTHORITY
828 27th Avenue • Fairbanks, Alaska 99701
Phone: (907) 452-8315 | 1-800-478-4742



Home Ownership Program (HOP)

Home Ownership Program for Elders (HOPE)

These programs offer homes to those who meet the IRHA and HUD requirements to purchase a home from IRHA over a 20-year period (HOP), or a 10-year period (HOPE). Monthly payments are based on 30% of the household's monthly income. The home buyer is responsible for maintaining all the utilities and upkeep of routine and non-routine maintenance of the home for the duration of the agreement.

The family must meet the following requirements as established by HUD/ NAHASDA:

- Be an Alaskan Native or American Indian and have a Certificate of Indian Blood card from the BIA or other positive identification of Native status and Tribal enrollment
- Have a family household income at or below HUD's income limits
- Have a steady income (which is not derived from assistance)
- Be at least 18 years old
- Must Complete AHFC Homebuyers Course (Provide AHFC Certificate)
- Note: A majority of points are given to Doyon Shareholders – based on a point system

 **You are NOT ELIGIBLE if:**

- You or anyone in your household is a registered sex offender.

If you qualify for our program, you need to know the following:

- *Home buyer must pay a \$1500 down payment and processing fee.*
- *Buyer must occupy the home as their primary residence.*
- *Must not own a home or have been a homeowner in the last 3 years.*

For more information please contact the Housing Department:

- ❖ Betty Huntington, Housing Manager 452-8315, ext. 130
- ❖ Jolene Malamute, Housing Program Assistant 452-8315, ext. 163



Home Ownership Program (HOP/ HOPE)

APPLICATION FORM

Date of Application: ____/____/____ Time: _____

Applicant Name: _____

CHECKLIST OF REQUIRED DOCUMENTATION

Please bring copies of the following items with your application. Failure to provide the necessary copies will delay the processing of your application.

- Application form completely filled out and signed.
- Tribal Enrollment or a Certificate of Indian Blood (CIB) card for every household member (you can obtain that card at the Bureau of Indian Affairs.)
- Picture ID for each adult
- Criminal History from AK State Troopers for everyone 18 and older in the household. Per policy if you or any member in the household are convicted of drug-related crimes or physical violence in the last 5 years you must verify successful completion of a certifiable program in order to be eligible.
- Income verification: (everyone one in the household 18 & older)
 - Pay stubs for the last 2 pay periods.
 - Verification of all other income
 - Federal Tax Returns (last 3 years)
- Bank Statements (2 months)
- Provide AHFC Certificate from completion of AHFC Homebuyers Course – 1-800-478-2432

If you qualify for our program, you need to know the following:

- *Home buyer must pay a \$1500 down payment and processing fee.*
- *Buyer must occupy the home as their primary residence.*
- *Must not own a home or have been a homeowner in the last 3 years.*

NOTICE TO ALL APPLICANTS

IRHA will not accept incomplete applications. All required documentation must be submitted with the application or we will return it and this will delay the application process.

If you are related to an IRHA employee and/or IRHA Board Member you will be required to sign a "Conflict of Interest" Form. This form will also be posted in IRHA for five (5) days and a copy sent to the HUD office.

**INTERIOR REGIONAL HOUSING AUTHORITY
HOUSING ASSISTANCE APPLICATION**

*Please provide all of the requested information so that IRHA may process your application.
Use additional paper if necessary. PRINT or TYPE.*

Applicant Name: _____ Email: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Co-Applicant: _____ Work Phone: _____

Other Names Used: _____

Current Address: _____

City: _____ State: _____ Zip Code _____

Do you currently: Rent Own Other: _____

Mailing Address (if different): _____

Please include yourself and list all persons who live in the home:

| Name | Relationship | Marital Status | Gender | Birthdate | Social Security # |
|---------------|--------------|----------------|--------|-----------|-------------------|
| | Applicant | | | | |
| Co-Applicant: | | | | | |
| | | | | | |
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| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Yes No

| | |
|--|--|
| | Do you have a Certificate of Indian Blood (CIB) card? If yes, please provide a copy with this application. |
| | Have you ever been evicted or suspended from any HUD Housing program? |
| | Have you been a homebuyer or homeowner in the last three years? |
| | Is anyone in your immediate family related to any Employees or Board of Commissioners of IRHA or Doyon Board Member, or your village council members? If yes, explain? _____ |
| | Has any household member listed above applied for or been assisted by any IRHA program? If yes, what year? _____ What program? _____ |
| | Do you or any household member owe money to AHFC or any other Federal housing assistance program? |
| | Is any member of the household a Veteran? If yes, please provide proof with this application? |
| | Are you or any member of your household required to register as a sex offender? |

TRIBAL AFFILIATION

Please list your Regional Corporation and Village Corporation below. This information is helpful to IRHA when applying for future funds.

| | |
|--------------------------|--|
| Regional Corporation | |
| Village Corporation | |
| or American Indian Tribe | |

PROPERTY INFORMATION * Applies to Rehab and Self-Help Programs Only *****

1. Property Legal Description:
 Lot: _____ Block: _____ Subdivision: _____
 Recording District: _____
2. How many months out of the year do you live in your home? _____
 If less than 12, please list reason why. _____
3. **What year was your home built?** _____ *(This question must be answered)*
4. How many years have you owned your home? _____
5. Do you have insurance? Yes No Carrier: _____ Policy No.: _____

Please list health, safety and weatherization concerns that you currently have with your home.

List addresses of all other Real Estate Owned: _____

HOUSEHOLD INCOME AND EXPENSES – must be completed for ALL programs

Applicant's Current Employer Name and Address:

_____ From: ____/____/____
 _____ To: ____/____/____

Co-Applicant's Current Employer Name and Address:

_____ From: ____/____/____
 _____ To: ____/____/____

INCOME: You must list all income earned or received by everyone listed on your application, including Native Corporation income. This includes all income from wages, self-employment, child support, social security, disability, retirement income, worker's compensation, etc. List gross amounts received and **attach verification for all income including PFD'S and Native Dividends or your application will be returned.** (Note: If you are self-employed, that income will be verified through your tax returns.) For more information about appropriate verification, please see the last page of this application form.

| FAMILY MEMBER | SOURCE of INCOME | GROSS MONTHLY INCOME | YEARLY INCOME | VERIFICATION ATTACHED |
|---------------|-------------------------|----------------------|---------------|-----------------------|
| | | | | |
| | | | | |
| | | | | |
| | Alaska PFD | | | |
| | Regional Dividends | | | |
| | Village Corp. Dividends | | | |

Applicant Signature: _____ Date: ____/____/____

Co-Applicant Signature: _____ Date: ____/____/____

Other Adult Household Member Signature: _____ Date: ____/____/____

APPLICANT CERTIFICATION FORM

I hereby swear or attest that all of the information provided on this application is true and correct. I understand that this is not a contract and does not bind either party. If any information is found to be false or misleading, I understand that I will be disqualified from the program or other actions may be taken against me. I also understand that this program is FEDERALLY funded through Interior Regional Housing Authority.

Giving True and Complete Information

I certify that all the information provided on household composition, income, family assets and items for allowances and deductions, is accurate and complete to the best of my knowledge. I have reviewed the application form and the HUD Form "Things You Should Know" and certify that the information on my/our application form is true and correct.

Reporting on Prior Housing Assistance

I certify that I have disclosed where I received any previous Federal housing assistance and whether or not any money is owed. I certify that we did not commit any fraud, knowingly misrepresent any information, or vacate the unit in violation of the lease in any previous Federal assistance.

Owner-Occupancy Property

I certify that the house will be my principal residence. I will not live anywhere else without notifying IRHA immediately in writing. I will not sublease the property unless it has been approved by IRHA.

Cooperation

I know that I am required to cooperate in supplying all information needed to determine my eligibility. I understand failure or refusal to do so may result in delays or termination of this case for eligibility determination.

Criminal and Administrative Actions for False Information

I understand that knowingly supplying false, incomplete or inaccurate information is punishable under Federal or State criminal law and is grounds for termination from the program.

Documentation

IRHA will determine eligibility when my application is complete. All required documentation and information must be submitted to IRHA with the application form. I understand that funds will be expended on a "*first come, first served*" basis, and that if the application is not complete, IRHA will not accept it.

Signature and Date of All Household Adults

Signature Date ____/____/____

Signature Date ____/____/____

Signature Date ____/____/____

Applicant Disclosure Conflict of Interest Statement

Applicant Name(s): _____

Name of IRHA Program applying for: _____

Application Date: _____

■ I am applying for the IRHA program noted above and I am disclosing that:

- I am an IRHA employee, IRHA Board of Commissioner, or Village Tribal Council member/ employee.
- I am an immediate family member of an IRHA employee, IRHA Board of Commissioner, or Tribal Council member/ employee.
- I am a business partner of an IRHA employee, IRHA Board of Commissioner, or Tribal Council member/ employee.
- I am neither to all of the above.

■ If you are a family member or business partner of an IRHA employee, IRHA Board of Commissioner, or Tribal Council member, please state their name and your relationship to them:

| <i>Name</i> | <i>Relationship</i> |
|-------------|---------------------|
| | |
| | |

ACKNOWLEDGEMENT

I understand that a public disclosure of my selection will be made and that a copy of this disclosure shall be submitted to the U.S. Department of Housing and Urban Development.

I have been notified of my opportunity to receive a copy of the Conflict of Interest Policy or to receive additional information from IRHA.

I understand that this disclosure does not disqualify and/or determine my application ineligible.

Signature _____

Date _____

Other Adult _____

Date _____

Other Adult _____

Date _____



THINGS YOU SHOULD KNOW

Don't risk your chances for Federally assisted housing by providing false, incomplete, or inaccurate information on your application forms.

Purpose: This is to inform you that there is certain information that you must provide when applying for assisted housing. There are penalties that apply if you knowingly omit information or give false information.

Penalties for Committing Fraud:

The United States Department of Housing and Urban Development (HUD) places high priority on preventing fraud. If your application or recertification forms contain false or incomplete information, you may be:

- Evicted from your apartment or house.
- Required to repay all overpaid rental assistance you received.
- Fined up to \$10,000.
- Imprisoned for up to 5 years.
- Prohibited from receiving future assistance.

Your State and local governments may have other laws and penalties as well.

Asking Questions:

When you sit down with the person who fills out your application, you should know what is expected of you. If you do not understand something, say so. That person can answer your question or find out what the answer is.

Completing the Application:

When you give your answers to application questions, you must include the following information:

Income

- All sources of money you and any member of your family receives (wages, welfare payments, alimony, social security, pension, etc.)
- Any money you receive on behalf of your children (child support, social security for children, etc.)
- Income from assets (interest from savings account, credit union, or certificate of deposit; dividends from stocks etc.)
- Earnings from the second job or part time job.
- Any anticipated income (such as a bonus or pay raise you expect to receive.)

Assets

- All bank accounts, savings bonds, certificates of deposit, stocks, real estates, etc. that is owned by you and any adult member of your family/household who will be living with you.
- Any business or asset you sold in the past 2 years for less than its full value, such as your home to your children.
- The names of all the people (adults and children) who will actually be living with you, regardless of if they are related to you or not.

Signing the Application:

- Do not sign any form unless you have read it, understand it, and are sure everything is complete and accurate.
- When you sign application and certification forms, you are claiming that they are complete to the best of your knowledge and belief. You are committing fraud if you sign a form knowing that it contains false or misleading information.
- Information you give on your application will be verified by your housing agency. In addition, HUD may do computer matches of the income you report with various Federal, State, or private agencies to verify that it is correct.

Recertifications:

You must provide updated information once a year. Some programs require that you report any changes in income or family/household composition immediately. Be sure to ask when you must recertify. You must report on recertification forms:

- All income changes, such as pay increases or benefits, change of job, loss of job, loss of benefits, etc. for all adult family/household members.
- Any family/household member who has moved in or out.
- All assets that you or your household members own and any asset that was sold in the last 2 years for less than its full value.

Beware of Fraud:

You should be aware of the following fraud schemes:

- Do not pay any money to file an application.
- Do not pay any money to move up on the waiting list.
- Do not pay for anything not covered by your lease.
- Get a receipt for any money you pay.
- Get a written explanation if you are required to pay any money other than rent (such as maintenance charges)

Reporting Abuse:

If you are aware of anyone who has falsified an application, or if anyone tries to persuade you to make false statements, report them to the manager of your complex or your PHA. If that is not possible, then call the local HUD office or the HUD Office of Inspector General (OIG) Hotline at (800) 347-3735.

You can also write to:

HUD HOTLINE
451 Seventh Street S.W.,
Room 8254, Washington D.C. 20410

Interior Regional Housing Authority
828 27th Avenue
Fairbanks, AK 99701
907-452-8315, 800-478-IRHA, Fax 452-8324
ATTN: Housing Department



CONSENT FOR RELEASE OF CONFIDENTIAL INFORMATION

I, _____, request and authorize the Interior Regional Housing Authority to obtain any and all information pertaining to my application to determine my eligibility for housing assistance. For example: Bank financial information, Cash Assistance of any kind (ASAP/ GA/ SSI/ SSDI/ APA), wage information, tribal enrollment, Permanent Fund Dividend, Doyon Limited Programs, and Tanana Chiefs Conference Programs. Please release my confidential information from my file to:

NAME: HOUSING DEPARTMENT PERSONNEL
ORGANIZATION: INTERIOR REGIONAL HOUSING AUTHORITY
ADDRESS: 828 27th Avenue, Fairbanks, AK 99701

Purpose of disclosure: Eligibility Determination for Housing Assistance

Material to be released: ANY

My signature indicates I have read this form and/or have had it read to me. I know that any and all information is to be disclosed for determining my eligibility.

This consent form does not expire unless revoked by me in writing. I am able to revoke this consent (in writing) at any time.

Client's name (printed) _____

Client's signature _____ Date: _____

Client's name (printed) _____

Client's signature _____ Date: _____

Interior Regional Housing Authority



Employment Verification U.S. Government Required Information – Please respond within 5 days

Date: _____

To: _____
(Company Name) (Address)

RE: _____
(Applicant/ Homebuyer) (Social Security #)

The employee named above has applied for, or is receiving eligibility for, federal housing assistance at our site. We are required to verify this person's employment income. Failure to submit the information requested below may result in denial of housing assistance. This information is used only in determining eligibility and household rent and will be kept confidential.

We would appreciate your prompt return of this form. If you have any questions, please call IRHA's Housing Department at 907-452-8315.

Respectfully,

IRHA Representative

RELEASE: By my signature below, I hereby consent to the release of information requested.

Signature of Household Member _____ Date _____

THIS SECTION IS TO BE COMPLETED BY EMPLOYER

1. Employed since _____ Present Position _____
2. Expected gross earnings during the next twelve (12) months: \$ _____
Previous twelve (12) months' gross earnings: \$ _____
3. Current salary – base rate pay
\$ _____ per hour for _____ hours per week; or
\$ _____ per hour for _____ weeks per year; or
\$ _____ per hour for _____ months per year; or annual salary \$ _____
4. Effective date of next salary increase _____
5. Employee works Full-time Part-time Full-Year Seasonally Temporarily
6. Overtime pay rate per hour \$ _____
7. Expected hours of overtime during twelve (12) months _____
8. Other compensation not included above \$ _____ for (specify for commissions, bonuses, tips, etc.)
9. Does employee receive vacation pay? Yes No Number of vacation days per year _____

Signature/ Title _____ Date _____

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful statements or misrepresentation of any material fact involving the use of or obtaining of federal funds.

♥ Please return to: IRHA, 828 27th Avenue, Fairbanks, AK 99701 | ph 907-452-8315 | fax 907-452-8324