

TABLE OF CONTENTS

	Page
INTRODUCTION	1
INTRODUCING THE INDIAN HOUSING MANAGEMENT GUIDEBOOK ...	1
HOW THE GUIDEBOOK IS ORGANIZED	2
THIS GUIDEBOOK SERIES	3
CHAPTER 1: OVERVIEW OF MANAGEMENT ACTIVITIES	1-1
PART I: INTRODUCTION TO INDIAN HOUSING PROGRAM	1-1
1.1 THE BASICS	1-1
1.2 INDIAN HOUSING PROGRAMS	1-3
1.3 HUD'S ROLE IN SUPPORT OF HA MANAGEMENT	1-4
1.4 OTHER PARTNERS IN THE PROCESS	1-5
1.5 THE NEED FOR GOOD MANAGEMENT	1-5
PART II: PREPARING FOR MANAGEMENT	1-6
1.6 DEVELOPING EFFECTIVE POLICIES AND PROCEDURES	1-6
1.7 STAFFING FOR EFFECTIVE MANAGEMENT	1-7
1.8 BUDGETING FOR MANAGEMENT	1-7
1.9 EVALUATING PERFORMANCE AND PROGRESS	1-8
CHAPTER 2: APPLICATIONS AND ADMISSIONS	2-1
PART I: APPLICANT ELIGIBILITY	2-1
2.1 THE BASICS	2-1
2.2 DETERMINING INCOME ELIGIBILITY	2-1
2.3 DETERMINING WHO COUNTS AS A FAMILY MEMBER ...	2-2
2.4 DETERMINING CITIZENSHIP ELIGIBILITY	2-4
2.5 ADMISSION OF POLICE AND SECURITY OFFICERS ...	2-6
PART II: TAKING APPLICATIONS	2-6
2.6 WAITING LISTS	2-6
2.7 APPLICATION FORMS AND FILES	2-7
Indian Housing Management Guidebook -i-	August 1996
TABLE OF CONTENTS (Continued)	
	Page
2.8 PRELIMINARY DETERMINATION AND NOTIFICATION TO APPLICANTS	2-8
2.9 VERIFICATION PROCEDURES	2-8
PART III: RESIDENT SELECTION	2-9
2.10 SELECTING APPLICANTS FROM THE WAITING LIST ..	2-9
2.11 OCCUPANCY STANDARDS	2-10
2.12 FEDERAL PREFERENCES	2-11
2.13 ASSIGNING ACCESSIBLE UNITS	2-12
2.14 PREFERENCE OVER SINGLE PERSONS	2-13
2.15 LOCAL PREFERENCE	2-13
2.16 TRIBAL MEMBER ADMISSIONS PREFERENCE	2-14

2.17 PREFERENCE POLICY FOR APPLICANTS EVICTED FOR DRUG ACTIVITY	2-14
2.18 SCREENING APPLICATIONS	2-15
2.19 NOTIFICATION TO REJECTED APPLICANTS	2-17
2.20 ASSIGNING UNITS TO ACCEPTED APPLICANTS	2-17
CHAPTER 3: INCOME CALCULATIONS	3-1
PART I: CALCULATING ANNUAL INCOME	3-1
3.1 ANNUAL INCOME	3-1
3.2 DETERMINING WHOSE INCOME TO COUNT	3-1
3.3 ANTICIPATING INCOME	3-2
3.4 TREATMENT OF INDIAN TRUST OR PER-CAPITA FUNDS	3-3
3.5 DISTRIBUTIONS FROM TRIBAL GAMING ACTIVITIES .	3-4
3.6 CONSIDERING ASSETS IN INCOME DETERMINATIONS .	3-5
3.7 WELFARE ASSISTANCE AS INCOME	3-6
3.8 INCOME VERIFICATIONS	3-6
PART II: CALCULATING ADJUSTED INCOME	3-7
3.9 ADJUSTMENTS TO ANNUAL INCOME	3-7
3.10 DEPENDENT DEDUCTION	3-8
3.11 CHILD CARE EXPENSES	3-8
3.12 EXCESSIVE TRAVEL EXPENSES	3-9

Indian Housing Management Guidebook -ii-
TABLE OF CONTENTS (Continued)

August 1996

	Page
3.13 ELDERLY HOUSEHOLD DEDUCTION	3-9
3.14 MEDICAL EXPENSES	3-9
3.15 HANDICAPPED ASSISTANCE DEDUCTION	3-10
CHAPTER 4: RENTAL UNIT MANAGEMENT	4-1
PART 1: TENANT RENT CALCULATIONS	4-1
4.1 AN OVERVIEW OF RENT REQUIREMENTS	4-1
4.2 CALCULATING THE TOTAL TENANT PAYMENT	4-2
4.3 ESTABLISHING A MINIMUM TOTAL TENANT PAYMENT .	4-3
4.4 USING UTILITY ALLOWANCES	4-4
4.5 ANNUAL REVIEWS OF UTILITY ALLOWANCES	4-6
4.6 CEILING RENTS	4-6
4.7 RENT CALCULATIONS -- PUTTING IT ALL TOGETHER.	4-9
4.8 REPORTING TO HUD	4-9
PART II: LEASE-UP PROCEDURES	4-10
4.9 LEASE EXECUTION	4-10
4.10 COLLECTING THE SECURITY DEPOSIT	4-11
4.11 MOVE-IN INSPECTION	4-11
PART III: ONGOING MANAGEMENT ACTIVITIES	4-12

4.12 RENT COLLECTION	4-12
4.13 ANNUAL REEXAMINATIONS	4-12
4.14 INTERIM REEXAMINATIONS	4-13
4.15 UNIT MAINTENANCE	4-14
4.10 TRANSFERS	4-14
4.17 TENANT-INITIATED MOVE-OUTS	4-14
4.18 TERMINATION OF TENANCY	4-15
4.19 GRIEVANCE PROCEDURES	4-15

Indian Housing Management Guidebook -iii-

August 1996

TABLE OF CONTENTS (Continued)

	Page
CHAPTER 5: HOMEOWNERSHIP UNIT MANAGEMENT	5-1
PART I: OVERVIEW OF HOMEOWNERSHIP PROGRAM REQUIREMENTS	5-1
5.1 HOW IHA HOMEOWNERSHIP PROGRAMS WORK	5-1
5.2 HOMEBUYER RESPONSIBILITIES AND UNIT USE PROVISIONS	5-2
5.3 OWNERSHIP SUCCESSION	5-4
PART II: MUTUAL HELP	5-5
5.4 AN OVERVIEW OF MUTUAL HELP	5-5
5.5 SELECTING APPLICANTS FOR MUTUAL HELP	5-5
5.6 MUTUAL HELP CONTRIBUTION	5-6
5.7 HOUSING COUNSELING	5-7
5.8 INITIAL PURCHASE PRICE AND SCHEDULE	5-7
5.9 OCCUPYING A HOMEOWNERSHIP UNIT	5-8
5.10 REQUIRED MONTHLY PAYMENT -- NEW MUTUAL HELP .	5-9
5.11 REEXAMINATION OF HOMEBUYER INCOME	5-11
5.12 MUTUAL HELP EQUITY PAYMENT ACCOUNT	5-11
5.13 TRANSFERRING TITLE TO THE HOMEOWNER	5-12
5.14 UNITS PAID OFF, BUT NOT CONVEYED	5-13
5.15 DEALING WITH UNSUCCESSFUL HOMEBUYERS	5-14
5.16 TERMINATION BY HOMEBUYER	5-15
PART III: TURNKEY III	5-16
5.17 AN OVERVIEW OF THE TURNKEY III PROGRAM	5-16
5.18 PURCHASE PRICE AND PURCHASE SCHEDULE	5-17
5.19 EARNED HOME PAYMENTS ACCOUNT	5-17
5.20 NON-ROUTINE MAINTENANCE RESERVE	5-18
5.21 TRANSFERRING TITLE TO THE HOMEOWNER	5-19
PART IV: CONVERSIONS	5-19
5.22 OVERVIEW	5-19
5.23 CONVERTING RENTAL HOUSING TO NEW MUTUAL HELP.	5-20

Indian Housing Management Guidebook -iv-

August 1996

TABLE OF CONTENTS (Continued)

	Page
5.24 CONVERTING NEW MUTUAL HELP TO RENTAL	

HOUSING	5-21
5.25 CONVERSION OF TURNKEY III TO MUTUAL HELP OR RENTAL HOUSING	5-21
CHAPTER 6: MAINTENANCE	6-1
PART I: OVERVIEW OF MAINTENANCE REQUIREMENTS	6-1
6.1 SETTING A MAINTENANCE POLICY	6-1
6.2 MAINTENANCE RESPONSIBILITIES	6-2
6.3 TYPES OF MAINTENANCE	6-3
PART II: INSPECTIONS	6-2
6.4 ROUTINE INSPECTIONS	6-4
6.5 WARRANTY INSPECTIONS	6-5
6.6 MOVE-IN INSPECTIONS	6-6
6.7 MOVE-OUT INSPECTIONS	6-6
PART III: MAINTENANCE ACTIVITIES	6-7
6.8 RESPONDING TO CALLS	6-7
6.9 PERFORMING PREVENTIVE MAINTENANCE AND RESPONDING TO INSPECTION- FINDINGS AND EMERGENCIES	6-8
6.10 RESIDENT-CAUSED MAINTENANCE PROBLEMS	6-9
6.11 TECHNICAL ASSISTANCE TO HOMEBUYERS	6-10
PART IV: PROGRAM ADMINISTRATION	6-10
6.12 MANAGING THE MAINTENANCE BUDGET	6-10
6.13 SCHEDULING	6-11
6.14 MANAGING EQUIPMENT AND SUPPLIES	6-11
6.15 WAGE RATES FOR MAINTENANCE PERSONNEL	6-13
6.16 USING OUTSIDE CONTRACTORS	6-13
6.17 MAINTENANCE RECORDS	6-14
Indian Housing Management Guidebook -v-	August 1996
TABLE OF CONTENTS (Continued)	
	Page
CHAPTER 7: RESIDENT COUNSELING AND RESIDENT SERVICES	7-1
PART I: OVERVIEW	7-1
7.1 THE BASICS	7-1
7.2 HUD FUNDING FOR COUNSELING	7-2
7.3 APPLICATION FOR FUNDS	7-3
PART II: BEST PRACTICE: GUIDELINES FOR AN EFFECTIVE COUNSELING PROGRAM	7-4
7.4 THE FRAMEWORK	7-4
7.5 WHAT THE COUNSELING PROGRAM SHOULD COVER	7-5
PART III: RESIDENT SERVICES	7-6
7.6 THE IMPORTANCE OF GOOD IHA-RESIDENT	

RELATIONS	7-6
7.-7 GOOD COMMUNICATIONS AND COLLABORATIVE	
RELATIONSHIPS	7-6
7.8 RESIDENT ORGANIZATIONS	7-7
7.9 USE OF HOUSING UNITS FOR NON-DWELLING	
PURPOSES	7-8
GLOSSARY	G-1
APPENDICES	A-1
Indian Housing Management Guidebook -vi-	August 1996

INTRODUCTION

The effective management of its affordable housing inventory is one of the Indian Housing Authority's (IHA) most important responsibilities and challenges. In addition to the basic role as a property manager, the IHA has:

- . a counseling role, to ensure that families know about and are able to benefit from IHA programs and services;
- . a program administration role, to ensure that scarce subsidy funds are used appropriately and effectively; and
- . a leadership role, to ensure that IHA housing is a positive force in the community.

INTRODUCING THE INDIAN HOUSING MANAGEMENT GUIDEBOOK

This guidebook is designed to provide IHAs with the guidance and tools to be successful managers of IHA rental and homeownership housing programs. Although the guidebook is organized so that information on specific topics can be looked up easily, new staff should read the whole book before undertaking management activities. Several tools make information in the guidebook easier to find:

- o The "Sun" highlights helpful hints, cautions or important facts to which readers should pay special attention.
- o References: The "books" symbol directs the reader to other information sources, such as laws or other guidebooks.
- o Glossary: Words and terms in bold italic are included in a glossary at the end of the guidebook.
- o Appendices: The appendices include reference materials referred to in the chapters, such as sample forms and policy outlines.
- o Regulatory Citation: References to the federal

regulation are provided for key topics. The references appear in brackets, like so: [24 CFR 950.101].

Indian Housing Management Guidebook -1-
HOW THE GUIDEBOOK IS ORGANIZED

August 1996

Some management activities apply similarly for rental and homeownership programs, while others differ significantly. This guidebook is organized in a way that takes advantage of program similarities and highlights their differences.

The guidebook is organized as follows:

INDIAN HOUSING MANAGEMENT GUIDEBOOK

- o Chapter 1: Overview of Management Activities
- o Chapter 2: Applications and Admissions
- o Chapter 3: Income Calculations
- o Chapter 4: Rental Unit Management
- o Chapter 5: Homeownership Unit Management
- o Chapter 6: Maintenance
- o Chapter 7: Resident Counseling and Resident Services

Chapter 1 of this guidebook lays the foundation for solid housing management by providing an overview of the policies and procedures that should be in place to run an effective program.

The next few chapters (Chapters 2 through 5) discuss the actual details of running a housing program. Chapter 2 (Applications and Admissions) and Chapter 3 (Income Calculations) cover the procedures for taking applications, calculating income, evaluating eligibility and assigning units. These procedures are similar under both rental and homeownership programs.

Once a resident occupies a unit, management responsibilities differ for rental and homeownership. Chapter 4 discusses rental unit management, focusing on rent calculations and lease enforcement. Chapter 5 discusses special requirements and management responsibilities for homeownership units.

Indian Housing Management Guidebook -2-

August 1996

Finally, Chapters 6 and 7 discuss two activities that help preserve IHA housing units. Chapter 6 describes IHA maintenance responsibilities and outlines the aspects of a sound maintenance program. Chapter 7 discusses resident counseling requirements and the elements of a good counseling program.

THIS GUIDEBOOK SERIES

This guidebook is part of a series of guidebooks for IHAs now under development by HUD. Other books include:

- o The Indian Housing Development Guidebook, which focuses on the development of housing funded through Indian Housing Programs.
- o The Indian Housing Financial Management Guidebook, which focuses on successful financial management of IHA-managed housing.
- o The New IHA Guidebook, which focuses on the legal, organizational and administrative aspects of IHA operations.