

APPENDIX 3
SAMPLE OUTLINE: PAYMENT AND COLLECTIONS POLICY

The Payment and Collections Policy should start with a clear statement of its purpose/intent, and it should include the specifics of who, what, where, how and when the procedures will be carried out. The format should be easy to follow and in terms most readers understand. An outline of the suggested format that would comply with HUD regulations, the ACC and tribal ordinance follows:

- Section 1. Definitions of terms contained in the policy.
- Section 2. General - statements of purpose, requirements, tribal government involvement, distribution of copies and public posting.
- Section 3. Calculation of rent or monthly payment.
- Section 4. Additional payment due the IHA.
- Section 5. Due date for rent, monthly payments and other charges.
- Section 6. Payment agreements.
- Section 7. First notice of delinquency.
- Section 8. Final notice of delinquency.
- Section 9. Court action to collect amount due.
- Section 10. Court action.
- Section 11. Acceptable repayment arrangement subsequent to court action.
- Section 12. Leaving with delinquency.
- Section 13. Security deposits (use of and disposition).
- Section 14. Charges to residents (damages, repairs).
- Section 15. Vacating without notice.
- Section 16. Use of Mutual Help ownership equity account.
- Section 17. Use of Turnkey III earned home payment account.
- Section 18. Automatic payments and payment in advance.
- Section 19. Past delinquencies.
- Section 20. Grievances.