

KARUK TRIBE HOUSING AUTHORITY

CHAPTER 22

GLOSSARY

NAHASDA (ACC ANNUAL CONTRIBUTION CONTRACT): A contract between HUD and KTHA under which KTHA agrees to develop and operate a housing project in compliance with HUD requirements to provide low-income families with decent, safe, and sanitary housing.

ACT: The U.S. Housing Act of 1937. (42 U.S.C. 1437 et seq)

ADJUSTED FAMILY INCOME: Family income less specified deductions anticipated during the period for which income is estimated:

- 1) \$480 for each member of the family residing in the household (other than head or spouse) who is under eighteen years of age, disabled, handicapped or a full-time student;
- 2) \$400 for Elderly Family status;
- 3) Medical expenses in excess of three percent (3%) of Family Income;
- 4) Child Care Expenses or Excessive Travel (50 miles a day or 250 miles a week) Deduction for excessive travel for employment or education will not exceed \$25 a week;
- 5) All income of minors or full-time students in good standing; and
- 6) 30% of annual Child Support payments made.

ADMINISTRATION CHARGE: The amount budgeted per unit/per month for HUD approved operating expenses including; administrative expenses, insurance premiums, in lieu of taxes, and contributions to the Project Operating Reserve maintained by the IHA for payment of operating expenses.

BIA: Bureau of Indian Affairs, U.S. Department of the Interior.

HC (HOUSING COMMITTEE): The governing and policy making body of the Karuk Tribe Housing Authority.

CHILD CARE EXPENSES: Expenses anticipated for the care of children under 13 years during the period for which family Income is computed if such care is necessary to enable a family member to be gainfully employed for further his/her education. The amount deducted shall reflect reasonable charges for child care and in the case of resulting employment, shall not exceed the amount of income received from said employment.

COOPERATION AGREEMENT: A Tribal Ordinance providing for local cooperation, required pursuant to Section 5(e) (2) of the Act by the governing body of the Tribe.

DEVELOPMENT COST: Costs incurred by KTHA in accordance with the HUD approved Development Cost Budget of a project for planning, site acquisition, demolition, construction or equipment, to carry out the development of the Project.

DISABLED FAMILY/INDIVIDUAL: A person who is under a disability as defined:

- a) in section 223 of the Social Security Act, the term is there defined as:
 - 1) inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which

has lasted or can be expected to last for a continuous period of not less than 12 months; or

- 2) in the case of an individual who had attained the age of 55 and is blind, inability by reason of such blindness to engage in substantial gainful activity required skills or abilities comparable to those of any gainful activity in which he has previously engaged.
- b) Or in Section 102(5) of the Development Disabilities Service and Facilities Construction Amendments of 1970, the term is there defined as; a disability attributable to mental retardation, cerebral palsy, epilepsy, or another neurological condition closely related to mental retardation which originates before individual attains age eighteen (18), which has continued or can be expected to continue indefinitely, and which constitutes a substantial handicap.

DISPLACED FAMILY/INDIVIDUAL: Applicant has vacated or will have to vacate his/her housing as a result of:

- a) a disaster that results in the uninhabitableness of applicant's housing;
- b) activity carried out by any government body or agency in connection with code enforcement or public improvement / development program;
- c) action by a housing owner that results in an applicant's vacating his/her unit where the reason for the owner's action is beyond a applicant's control; the action occurs despite an applicant's having met all previously imposed conditions of occupancy, and the action taken is other than a rent increase.
- d) an applicant lives in a housing unit with an individual who engages in physical violence directed at the applicant or family member.

ELDERLY FAMILY: A family, whose head, spouse, or sole member, is at least 62 years of age, and may include two or more elderly persons living together, or one or more persons living with elderly persons, determined essential to his/her care or well-being.

FAMILY: A group of two or more persons who have a stable family type relationship (including members temporarily absent) and whose income and resources are available for use in meeting the living expenses of the group; or a disabled, handicapped or displaced individual. Lodgers may not be included in the family.

FAMILY INCOME: Income of all household members eighteen years of age and older unless they are full-time dependent students, disabled or handicapped. Family income shall include the portion of the income of a temporarily absent head of household or spouse which the KTHA determines should be available to meet the family needs.

Family income includes, but is not limited to:

- g) Wages, salaries, tips, commissions, etc.;
- h) Self-Employment income;
- i) Farm Self-Employment income;

- j) Interest, dividends, net rental income, or income from estates or trusts;
- k) Social security or railroad retirement;
- l) Supplemental Security Income, Aid to Families with Dependant Children, or other public assistance or public welfare programs;
- m) Retirement, survivor, or disability pensions; and
- n) Any other sources of income received regularly, including Veterans' (VA) payments, unemployment compensation, and alimony.

Income not included is:

- a) casual, sporadic or irregular gifts, and amounts which are received for the cost of illness or medical care;
- b) lump sum additions to family assets such as inheritance, insurance payments, capital gain or settlement for personal or property losses;
- c) educational scholarships paid for tuition, books and fees;
- d) income from student loans;
- e) relocation payments pursuant to the Relocation Assistance Act of 1970;
- g) payments received by volunteers in programs pursuant to the Domestic Volunteer Act of 1973;
- h) reimbursements for expenses incurred to allow participation in a specific program;
- I) income of persons who "live in" to provide care for sick or incapacitated family members.

FEDERAL PREFERENCE: Federal selection preference for housing is given to applicants who are living in substandard housing, involuntarily displaced or paying over fifty percent (50%) of their family income for rent.

GOVERNMENT: The United States of America, acting through HUD or other agencies of the U.S. authorized to perform functions in connection with a project.

HANDICAPPED PERSON: A person having an impairment which;

- 1) is expected to belong-term or indefinite duration;
- 2) substantially impedes his ability to live independently;
- 3) is of such a nature that the disability could be improved by more suitable housing conditions.

HEAD OF HOUSEHOLD: The family member who is held responsible and accountable for the family.

HOME: The dwelling unit covered by a Homebuyer's MHOA.

HOMEBUYER: A person(s) who has executed an MHOA with KTHA and has not yet achieved home ownership.

HOMEOWNER: A former Homebuyer who has achieved ownership of a home.

HUD: The U.S. Department of Housing and Urban Development, including the HUD Field Office, Office of Indian Programs which has been delegated authority under the Act to Assist Indians.

IHA (INDIAN HOUSING AUTHORITY): A public Indian housing agency, established:

- a) by exercise of a tribe's power of self-government independent of state law, or;
- b) by operation of state law providing specifically for housing authorities for Indians.

IHA: The Indian Health Services, Department of Health and Human Services.

INDIAN: Any person recognized as being an Indian or Alaska Native by a tribe, the Government, or any state. The KTHA may recognize individuals as Indian based upon documentation they determine adequate. (Birth certificate, family tree, etc.).

INDIAN AREA: The area within which an IHA is authorized to provide housing.

LOW/LOWER INCOME FAMILY: A family whose Annual Income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD with adjustments for smaller and larger families.

MEDICAL EXPENSES: Those medical expenses, not covered by insurance and/or medical insurance premiums, that are anticipated during the period for which Family Income is computed.

MEPA: The Monthly Equity Payment Account.

MH: Mutual Help.

MH CONTRIBUTION: A contribution of land, work cash, materials or equipment toward the Development Cost of a project in accordance with a Homebuyer's MHOA, credit for which is to be used toward purchase of a home, maintenance, or other obligation of the Homebuyer.

MHOA: A Mutual Help and Occupancy Agreement between KTHA and a Homebuyer.

MILITARY: The Army, Navy, Air Force, Marine Corps, and Coast Guard.

MINOR: A person less than 18 years of age, except that a family head or spouse shall not be considered a minor.

NEAR ELDER: A family, whose head, spouse, or sole member, is at least 55 years of age, and may include two or more near elderly persons living together, or one or more persons living with near elderly persons, determined essential to his/her care or well-being.

NET FAMILY ASSETS: Includes the value of, or equity in, real property, savings, bonds, stocks, and other forms of capital investments. The value of personal property such as furniture and automobiles are not considered net assets.

POV: Privately Owned Vehicle.

PROJECT: The entire undertaking to provide housing as identified in the acc,

including all real property, funds and reserves, rights, interest and obligations, and activities related thereto to be developed and operated by the KTHA.

PROMISSORY NOTE: A written promise to pay at a fixed or determinable future time a sum of money to Karuk Tribe Housing Authority.

REQUIRED MONTHLY PAYMENT: The Homebuyer shall pay to KTHA during the lease term a monthly payment equal to the greater of;

- a) the Administration Charge; or
- b) twenty percent (20%) of the Homebuyer's Family Income minus the utility deduction. When the required monthly payment exceeds the Administration Charge, the excess shall be credited to the Homebuyer's Monthly Payments Account: (MEPA).

RENT PAYMENT: Shall be the greater of:

- a) thirty percent (30%) of tenant's Monthly Adjusted Income; or
- b) ten percent (10%) of tenant's monthly income.

SERVICEMEN: A person serving in the active military service of the United States.

SPOUSE: The husband or wife of the head of household.

STABLE FAMILY-TYPE RELATIONSHIP: Applicant is living with legal dependants and/or a spouse, or putative spouse, under such circumstances which indicate that the living situation is presently, and had been in the recent past, indicative of strong familial ties between the applicant and the alleged members of the household, under circumstances which indicated that there is more likelihood than not that the relationship will continue in this manner, and had not been recently established to create the appearances of stability.

STUDENT: A person who is carrying a subject load which is considered full-time under the standards of the educational institution attended; Educational Institution is defined in Section 351 of the Social Security Handbook as a SCHOOL, COLLEGE, OR UNIVERSITY, if:

- a) it is operated or directly supported by a Federal, State or Local Government; or
- b) it has been approved by a State, or accredited by a State or nationally recognized accrediting agency; or
- c) it is unaccredited, but its credit is accepted on transfer by at least three accredited institutions.

This definition includes public and private high schools, trade or vocational schools, and colleges and universities, which meet the above requirements.

SUBSTANDARD HOUSING: A unit is substandard if it;

- a) is dilapidated;
- b) does not have operable indoor plumbing;
- c) does not have a usable flush toilet inside the unit for the exclusive use of a family;

- d) does not have a usable bathtub or shower inside the unit for the exclusive use of a family;
- e) does not have a safe or adequate source of heat;
- f) should, but does not, have a kitchen;
- g) has been declared unfit for habitation by a government agency;
- h) a homeless individual/family is included in this category if he/she lacks a fixed, regular and adequate nighttime residence.

TENANT: Person(s) who have executed a Rental Agreement and who occupy a rental housing unit.

TRIBE: An Indian tribe, band, pueblo, or community of Indians or Alaska Natives.

UTILITIES: Water, electricity, gas, trash collection and sewerage services. Telephone and/or TV Cable services are not included at utilities.

VERY LOW INCOME FAMILY: A Low Income Family whose Annual Income does not exceed fifty percent (50%) of the median income for the area, as determined by HUD, based on family size.

VETERAN: A person who has served in the active military service of the United States at any time other than dishonorable.

Revised This _____ Day of March, 2000.

Charlene Martin, Secretary