

**Adoption of Housing Counseling Policy**

WHEREAS, pursuant to the authority vested in the Coeur d'Alene Tribe by the Constitution and its authority to provide for the health, welfare and safety of the Tribe and its members and others who live on the Coeur d'Alene Reservation, in order to address the critical shortage of housing for members of the Coeur d'Alene Tribe, the Tribal Council of the Coeur d'Alene Tribe organized the Coeur d'Alene Housing Authority pursuant to the Tribal Council Ordinance CDA 205(1963) and designated as the Tribally Designated Housing Entity (TDHE) by Resolution No. 98(1998) dated March 30, 1998; and

WHEREAS the CDHA assessed overall housing needs in preparation of the Coeur d'Alene Indian Housing Plan (IHP) and the priorities to expand homeownership opportunities, identify alternative financing options, and help HUD-assisted renters become homeowners as strategies to implement for providing housing on the Coeur d'Alene Reservation; and

WHEREAS the CDHA has determined that housing counseling and education are the essential means whereby CDHA can assist applicants and residents in improving their housing conditions and in meeting the responsibilities of tenancy or homeownership; and

WHEREAS the majority of public and private housing assistance programs require homebuyer education and counseling as a prerequisite to acceptance for any housing assistance; and

WHEREAS many of the CDHA applicants and residents have serious budget and credit problems and maintenance problems preventing them from meeting their existing tenancy and homebuyer obligations;

NOW THEREFORE BE IT RESOLVED that the Coeur d'Alene Housing Authority Board adopts the following Housing Counseling Policy and authorizes and directs the Executive Director to develop the procedures necessary to implement the Housing Counseling Policy in its entirety and to enter into agreements to facilitate the implementation of the CDHA Comprehensive Housing Counseling Policy.

**HOUSING COUNSELING POLICY**

- ! The CDHA will provide counseling and advice to tenants and homeowners with respect to property maintenance, financial management, such other matters as may be appropriate to the applicant/resident in improving their housing conditions and in meeting the responsibilities of tenancy or homeownership; and
- ! The CDHA may provide the services set forth above directly or may enter into contracts with private or public organizations with special competence and knowledge in counseling families with respect to property maintenance, financial management, such other matters as may be appropriate to the applicant/resident in improving their housing conditions and in meeting the responsibilities of tenancy or homeownership; and
- ! All applicants for any housing assistance program offered by CDHA will be required as a condition of acceptance to satisfactorily complete 12 hours of homebuyer education and one-on-one housing counseling as needed to meet the requirements with respect to property maintenance, financial management, and such other matters as may be appropriate.
- ! The CDHA will require such ongoing one-on-one counseling of residents who would not be acceptable credit risks for mortgage financing or other housing assistance programs because of their credit standing, debt obligations, annual income or income characteristics, or unsatisfactory monthly home payments but who the CDHA is satisfied would be a reasonable satisfactory credit risk if they were to receive budget, debt

management, and related counseling.

- ! The CDHA will require such counseling to those applicants or residents who lack sufficient funds to supply the required down payment and/or closing costs until such time as the funds become available through a savings plan or other CDHA approved means.
- ! The CDHA Board has authorized and delegated to the CDHA Executive Director the authority to enter into such agreements and to administer the counseling provisions of the program.
- ! The CDHA will interview persons seeking or referred to it by real estate brokers, mortgagees, home builders, and other public housing agencies, and other sources and develop written counseling assistance plans (CAP) for those persons who require budget, debt management, and related counseling in order to either meet the requirements of tenancy or the requirements to achieve homeownership.
- ! The CDHA will resume budget, debt management, home maintenance counseling, and related home counseling services for residents who satisfied the counseling requirements but subsequently become seriously deficient in meeting the requirements of their housing payment obligations or housing agreement until such time as that counseling service is no longer required and they are in compliance.

**APPROVAL**

**I, the Chairman of the Board, do hereby affix my signature to this resolution this 24<sup>th</sup> day of May, 2005.**

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**Chief Allan, CHAIRMAN**