

VOUCHER ASSISTANCE PROGRAM

Policy

The Voucher Program provides short term financial assistance to low-income Native American households within the Osage Reservation (Osage County) and operates on a fiscal year (October through September). Amount of assistance is based on current available funding levels. Eligible criteria are as follows:

Relocation Assistance

To promote self-sufficiency and establish their own residence, eligible applicants may receive financial assistance for relocation expenses, limited to: required security / utility deposits and first month's rent. Shelter costs must be affordable; therefore eligible applicants must have a viable source of income to sustain the monthly rental and utility expenses. Amount of assistance will be determined based on current availability of funding levels. Cost cannot exceed an equivalent of up to 2 months' rent/mortgage. ONFA will review and may refer the applicant to other financial resources or possible case management. The rental property must be located within Osage County; however not located in a flood zone, as mapped by the Federal Emergency Management Agency (FEMA). Rental assistance, per month, cannot exceed the current fair market rent values for the service area.

Assistance is provided in the form of vouchers directly to the vendor. Approved landlords must submit a form W9 to the Osage Nation. The eligible applicant must be listed on the rental lease agreement to receive assistance. The program does not assist with down payment assistance toward homeownership or on lease to own properties. Assistance paid to family members is prohibited. Utility services are limited to electric, water and gas.

Tribal HUD Veterans Affairs and Supportive Housing THVASH participants are eligible for Voucher assistance, in accordance to the Osage Nation THVASH implementation plan and policy.

Financial Emergency Assistance

In the event of a financial emergency, eligible applicants may receive voucher assistance, applied to either rent, mortgage and / or utility costs. Amount of assistance will be determined based on current availability of funding levels. Cost cannot exceed an equivalent of up to 2 months' rent/mortgage. A financial emergency is defined as a situation beyond one's control that results in the inability to temporarily pay rent, mortgage and or utilities. Acceptable situations of a financial emergency are limited to: a recent reduction of hours, temporary layoffs, recent hospitalization, recent death of a household income provider, unforeseen medical expenses, involuntary interruption or loss of income that was not the fault of the applicant. Short term assistance will assist eligible applicants to avoid eviction, foreclosure or homeless conditions.

Assistance is provided in the form of vouchers directly to the vendor. Approved landlords must submit a form W9 to the Osage Nation. The eligible applicant must be listed on the rental lease agreement, mortgage and utility bills to receive assistance. The program does not assist with

down payment assistance toward the purchase or lease to own properties. Assistance paid to family members is prohibited. Utility services are limited to electric, water and gas.

Eligible applicants are not allowed to utilize the Voucher Program concurrently with other programs that provide similar assistance within the same fiscal year. Eligible applicants are not allowed to utilize Voucher Program in consecutive fiscal years. Eligible applicants must be in compliance with all Osage Nation programs in order to receive Voucher assistance.

In accordance with Native American Housing Assistance and Self-Determination Act (NAHASDA), a public notice of disclosure is required by recipients who participate in the administration of the Indian Housing Block Grant (IHBG), prior to receiving benefits. A public disclosure is a situation in which the Financial Assistance Department discloses information that an employee, administrator or family member of employee or administrator has received assistance. This information is available to the public and to the United States Department of Housing and Urban Development office.

Completed applications contain the following attachments:

- Copy of an Osage Nation membership card, or a non-Osage tribal membership card or CDIB for all household members
- Copy of photo identification for each adult household member
- Copy of Social Security cards for all household members
- Rental lease or rental statement form (must be in the applicants name)
- Mortgage invoice or coupon (must be in the applicants name)
- Utility bill (must be in the applicants name)
- Verification of household income for the past 30 days
- Third party verification of financial emergency
- Copy of last year's signed tax return – if taxes were not filed, a notarized statement must be submitted stating why a tax return was not filed.
- If applicable, Veterans must provide DD Form 214 (Certificate of Release or Discharge from Active Duty) - for purposes of benefits and services. A person who served in active military service and who was discharged, or released, under conditions other than dishonorable is considered a veteran
- If applicable, disabled applicants must provide verification of Social Security Disability (SSD or SSDI) or Supplemental Security Income (SSI)

Eligibility Requirements

Requirements to be considered eligible for the Voucher Program include:

- Must reside within the boundaries of the Osage Reservation (Osage County), THVASH participants are the exception.
- Applicant must be Native American (evidenced by a membership card from a federally recognized tribe or CDIB)
- Have an income below 80% of the United States median income level (Each adult residing in the household must provide income verification)
- Be 18 years of age or older
- Dwelling may not be located in a flood zone

Income verification will be based on the household's projected annual income, using adjusted gross income from the previous year's tax return. In order to project annual income, applicants who did not file taxes for the previous year must provide the Financial Assistance Department with a notarized statement as to why he/she did not file their taxes as well as proof of income for the past 30 days.

Income will be calculated using the Internal Revenue Service (IRS) method. IRS, NAHASDA and Federally mandated exclusions will not be counted as income.

The IRS method of calculating income includes the following:

- Wages, salaries, tips, etc.
- Taxable interest
- Dividends
- Taxable refunds, credits or offsets of State and local income taxes. There are some exceptions (refer to Form 1040 instructions)
- Alimony (or separate maintenance payments) received
- Business income (or loss)
- Capital gain (or loss)
- Other gains (or losses) (i.e., assets used in a trade or business that were exchanged or sold)
- Taxable amount of individual retirement account (IRA) distributions. Includes simplified employee pension (SEP) and savings incentive match plan for employees (SIMPLE IRA)
- Taxable amount of pension and annuity payments
- Rental real estate, royalties, partnerships, S corporations, trusts, etc.
- Farm income (or loss)
- Unemployment compensation payments

- Taxable amount of Social Security benefits
- Other income including prizes and awards; gambling, lottery or raffle winnings; jury duty fees; Alaska Permanent fund dividends; reimbursements for amounts deducted in previous years; income from the rental of property if not in the business of renting such property; and income from an activity not engaged in for profit

The IRS method of calculating income does not include the following:

- Educator expenses
- Certain business expenses of reservists, performing artists, and fee-basis government officials
- Health savings account deduction
- Moving expenses
- Deductible part of self-employment tax
- Self-employed SEP, SIMPLE, and qualified plans
- Self-employed health insurance deduction
- Penalty on early withdrawal of savings
- Alimony paid
- IRA deduction
- Student loan interest deduction
- Tuition and fees
- Domestic production activities deduction

Vendor Payment

After eligibility has been determined, vouchers (agreements between the Osage Nation and vendor) will be sent to the vendor for signature.

Upon determination of eligibility and application approval, applicants will be notified of the amount of payment to be made by Osage Nation Financial Assistance Department/Voucher Program.

Application Procedure

- Incomplete applications are not accepted.
- Complete applications will be processed to determine eligibility within ten (10) business days and each applicant will receive an approval or denial letter within (10) business days
- Applicants will have (10) business days from date of denial to appeal decisions.

- Checks will be mailed directly to the vendor.