

Seminole Nation Housing Limited Partnership I

LOW-INCOME HOUSING TAX CREDIT PROGRAM OPERATING POLICY AND PROCEDURE

These policies and procedures were amended by the Housing Authority of the Seminole Nation of Oklahoma by Board of Commissioners on November 17, 2022.

SECTION 1

GENERAL PROVISIONS

A. Introduction; Tribal Preference. Seminole Nation Housing Limited Partnership I (the "Tax Credit Program") is a public-private partnership administered by the Housing Authority of the Seminole Nation of Oklahoma ("HASNOK") as General Partner and Property Manager. The mission of the HASNOK is to provide decent, safe, sanitary and affordable housing to income-eligible Native Americans living or intending to live within its housing service area, as same may change from time to time. Members/Citizens/Freedmen of the Seminole Nation of Oklahoma ("Nation") will receive preferential consideration in the allocation of housing services and other resources in compliance with the Nation's Indian Housing Plan and applicable law.

B. Purpose. The Low-Income Housing Tax Credit Program Policy and Procedure ("Policy") is designed to serve as:

1. A guide regarding participant eligibility, admission, selection and occupancy standards;
2. A document to provide consistent, equitable and uniform treatment of clients and applicants; and
3. A basis for decision-making by staff.

C. Interpretation; Applicability. This Policy supersedes any and all policies or resolutions regarding its subject matter.

D. Compliance with Applicable Law. This Policy shall be implemented and may be conformed to comply with applicable provisions of the Native American Housing and Self-Determination Act of 1996 ("NAHASDA"), the Internal Revenue Service Code, the rules and regulations of the United States Department of Housing and Urban Development ("HUD") and the Oklahoma Housing Finance Authority ("OHFA") and other applicable tribal, state and federal laws. This Policy shall not be construed or applied to prevent the HASNOK from complying with the terms and conditions of any federal grant or contract, including any rules or regulations applicable to HUD-assisted programs or the Low-Income Housing Tax Credit program.

E. Sovereign Immunity. The HASNOK specifically retains all governmental immunities associated with its sovereign status. The HASNOK's subsidiaries, employees, officers and agents shall share in its sovereign immunity from suit. The HASNOK does not waive its sovereign immunity in any respect and this Policy shall not be construed as such waiver.

F. Notice. All continuing and incoming program participants shall receive a copy of this Policy, and shall acknowledge receipt in writing. The HASNOK shall post a copy of this Policy in the lobby of its headquarters.

SECTION 2

LIMITATIONS

A. Status of Program Participants. Tax Credit Program participants are considered lessees and do not acquire any legal or equitable interests in the property that is the subject of the lease agreement ("program unit") or other attributes of homeownership. This Policy and any lease agreement executed pursuant thereto shall not be construed as a land contract, contract for deed or constructive mortgage.

B. Disposition of Unit Upon Death or Divorce. In the event of death or divorce, there is no automatic right of succession to the lease agreement and the HASNOK shall have the absolute right and discretion to transfer or reassign program units in the best interests of the Tax Credit Program and the Seminole Nation.

C. Remedies of HASNOK. In the event the participant fails to comply with any provision of this Policy, the HASNOK may terminate his or her participation in the Program pursuant to the provisions of Section 10 of this Policy and applicable laws governing landlord/tenant relationships.

SECTION 3

CONDITIONS OF ELIGIBILITY

A. Participant Eligibility Criteria. The following criteria shall govern eligibility for participation in the Tax Credit Program:

1. The applicant must qualify as a family (includes a family with or without children, an elderly family, a near-elderly family, a disabled family or a single person);
2. The applicant must be at least eighteen (18) years of age;
3. The Applicant must qualify as a low-income family, whose income does not exceed fifty percent (50%) of the Area median income, as established by the Oklahoma Housing Finance Agency ("OHFA"). Income limits are adjusted for family size and updated on an annual basis. The OHFA income guidelines, as same may change from time to time, hereby are adopted and incorporated by reference;
4. The program unit must be located within the Nation's housing service area,

5. The applicant must be ready, willing and able to meet all obligations of participation in the Program, including but not limited to financial and maintenance obligations;
6. The applicant must intend to use the program unit as his/her principal residence throughout the term of the lease;
7. The Applicant and/or spouse of the Applicant must demonstrate a satisfactory record of prior rental history; and
8. The Applicant must attend pre-homeownership counseling.

B. Special Provision Regarding Non Low-Income Applicants. A non-low-income family may receive housing assistance only in accordance with 24 CFR 1000.110 and with the prior approval of the BOC.

C. Computation of Income. The applicant's annual income shall be computed by using the Part 5 Definition (as same may change from time to time), which is defined in 24 CFR 5.609 and is incorporated by reference. If the Part 5 Definition allows for excessive mileage, excess mileage mean over 20 miles, traveled one way, for employment or educational related purposes. Excessive travel expenses shall not exceed twenty-five dollars (\$25) per family per week, for employment or educational related travel.

D. Ineligible Applicants; Participant Exclusion Criteria.

1. Ownership, use, or acquisition of an additional residence that is decent, safe, and sanitary before or during occupancy of a program unit shall disqualify an applicant or participant from the Tax Credit Program.
2. Previous tenants, Mutual Help Participants or LOPA Lessees who owe a debt to the HASNOK or to any public or Indian Housing Authority will not be eligible for program participation until the owed monies are paid in full as evidenced by appropriate documentation or five (5) years have elapsed since the date of termination or abandonment of the previous lease, provided that the BOC approves the readmission of such former participants. Former participants (inclusive of all homeownership programs offered by the HASNOK) who desire to be readmitted to the program, shall be given the opportunity to appear before the BOC to present any documentation, justification or other evidence demonstrating why he/she should be considered by the BOC for admission to the Tax Credit Program.

Landlord reference and/or payment history will be taken into consideration. The decision of the BOC shall be final.

3. The HASNOK, in its sole discretion, may withhold admission to the Tax Credit Program if it is determined during the application verification process that the applicant and/or any adult household member(s):

- a. Has been evicted from any public or Indian Housing Authority or private rental property within the past three (3) years;
- b. Has previously abandoned and/or damaged a unit operated by this or another housing authority;
- c. Have been determined to be guilty of program abuse or fraud in any federal housing assistance program;
- d. Owe a debt to the HASNOK for past-due rent or damages to a program unit;
- e. Owe debts incurred from prior occupancy of a unit at any other housing authority or private rental property;
- f. Has a history of conduct which would be detrimental to the project or its residents;
- g. Has been convicted of a drug or alcohol related felony within the last three (3) years;
- h. Has been convicted of a violent crime related felony. Housing of such persons shall be prohibited for a period of ten (10) years from the date of the arrest, conviction, end of incarceration, or end of sentence (whichever is later). These crimes shall include, but are not limited to:

- Abuse of a vulnerable adult;
- Aggravated assault and battery on a police officer, sheriff, highway patrolman, or any other officer of law;
- Aggravated assault and battery upon any person defending another person from assault and battery;
- Aggravated trafficking;
- Any crime against a child;
- Arson;
- Assault with intent to commit a felony;
- Assault with intent to kill;

Assault, battery, or assault and battery with a dangerous or deadly weapon;
Assaults while masked or disguised;
Bombing;
Burglary;
Child abuse;
Child pornography;
Child prostitution;
Criminal syndicalism;
Extortion;
Forcible sodomy;
Inciting to riot;
Injuring or burning public buildings;
Kidnapping;
Lewd or indecent proposition or lewd or indecent act with a child;
Lewd molestation of a child;
Maiming;
Manslaughter;
Mistreatment of a mental patient;
Murder;
Obtaining signature by extortion;
Pointing firearms;
Poisoning with intent to kill;
Rape;
Rioting;
Robbery;
Sabotage;
Shooting with intent to kill;
Use of a firearm or offensive weapon to commit or attempt to commit a felony;
Using a vehicle to facilitate the discharge of a weapon;
Wiring any equipment, vehicle or structure with explosives;
and/or

- i. Is a sex offender. Housing of such person shall be prohibited for a period of ten (10) years from the date of the arrest, conviction, or end of incarceration, or end of sentence (whichever is later) or the period of the registration requirement.

Such applicant(s) shall be referred to the Board of Commissioners pursuant to Section 3(B)(5), below, provided that the Board shall

have no discretion to waive the requirements of sub-sections (f) through (i) of this Sub-section.

4. In order to evaluate the detrimental effect an applicant's conduct may have on the project or its residents, the HASNOK may conduct personal or telephonic interviews of reliable sources (including the applicant during a home visit, current and previous landlords and employer(s)) and research court records. The HASNOK shall document the name and title of any source contacted and summarize the information received. The applicant, by applying for program participation, consents to the HASNOK's investigation regarding his or her:
 - a. Past performance in meeting financial obligations, especially rent;
 - b. Compatibility with neighbors;
 - c. Treatment of leased property;
 - d. Living or housekeeping habits;
 - e. History of criminal activity; and/or
 - f. Other acts which may adversely affect the health, safety or welfare of other residents.
5. In the event that adverse background information is discovered during the verification or recertification process, the BOC, in its sole discretion, shall determine whether the applicant(s) are suitable for program participation. The BOC may consider factors which indicate a probability of favorable future conduct or financial prospects, such as: evidence of rehabilitation, evidence of willingness to participate in appropriate counseling service programs, and availability thereof, evidence of willingness to attempt to increase income and availability of training or employment programs in the locality.

E. Unit size qualification. Selection of Applicants pursuant to this Policy is dependent upon the availability of an appropriately-sized unit in accordance with Section 6, below.

F. Special Provision Regarding Sex Offenders. In the event that the Participant or any household member is made subject to the registration requirements of the Oklahoma Sex Offenders Registration Act, 57 O.S. §§ 581-590, at any time, the Participant shall disclose this fact immediately to

the HASNOK. Such Participants shall be referred to the Board of Commissioners for a determination regarding their suitability for continued occupancy in accordance with Section 3 (D)(5) of this Policy. Participants also shall be subject to immediate eviction if the occupancy of the housing unit by the sex offender would constitute a violation of any provision of Sections 590 through 590.2, inclusive, of the Registration Act.

SECTION 4

APPLICATION PROCEDURES

A. Application Requirement. The application is the basic record of each family applying for admission to the program. Each applicant is required to provide the information requested on the application form and to sign the application and all supporting documents. All information and statements made by the applicant are subject to verification. **Providing false statements renders the applicant ineligible.** Incomplete applications will not be accepted.

B. Application Procedure.

1. Applications are accepted by the Intake Clerk. Each application shall reflect the date and time received. Copies of the front page will be handed to the applicant as receipt of the application and shall bear the initial of the employee who accepted the application.
2. All adult household members must sign an authorization for release of information, which is required for third party verification.
3. In the event it is determined that an applicant has an immediate family tie to any HASNOK employee, Commissioner or elected tribal official, the HASNOK will publish a "Public Disclosure" in accordance with its Conflict of Interest Policy.
4. The application and all information relating to the family's eligibility shall be maintained in a file, along with all relevant correspondence. Files will be placed in one of three categories, as follows:
 - a. **"Eligible"** - Applicant has met initial eligibility requirements and has been placed on the waiting list for the program;
 - b. **"Ineligible"** - Applicant has not met initial eligibility requirements and/or has been determined to be ineligible for the program; or

- c. **“Inactive”**– Applicant has not updated the application within thirty (30) days of notification and has been removed from the waiting list pursuant to Section 4(E), below.
5. If during the application intake and screening process it is determined that the applicant is ineligible for program participation, the applicant will be informed of such determination and the application classified as ineligible. In such instances, sufficient information and findings pertaining to the denial of services will be entered on the application form. A certified letter with return receipt requested will be mailed to the applicant within **thirty (30) days** of the date of denial. The notice shall specify the grounds for the denial of service and shall advise the applicant of his/her right to appeal the decision pursuant to the HASNOK Grievance Policy and Procedure.
6. All entries will be made in ink or typed. Corrections or changes will be made by striking through the original entry and entering the correct information. Such changes are to be dated and initialed by the person recording the change, with all changes and explanations noted in the record.
7. Upon request, a disabled person may receive assistance from the HASNOK or a representative of his/her choice in completing the application.

C. Verification and Documentation of Application Information. Information submitted by each applicant shall be verified to assure that the information is true and correct. Complete and accurate verification records will be maintained. Each applicant shall provide the following documents to verify Indian status, identity, income and other conditions of eligibility. At a minimum, each Applicant shall provide copies of:

1. The Seminole Nation Enrollment Card;
2. Social Security cards, birth certificates, and court documents establishing custody (if applicable) for all household members;
3. Federal tax returns or transcripts filed for the previous year or a notarized statement from the applicant explaining why a tax return was not filed;
4. Copies of paycheck stubs from the Applicant and each household member with earned income;
5. Statements or award letters from agencies documenting unearned income (including but not limited to Social Security, General Assistance, Retirement, Unemployment Benefits, Department of

Human Services Assistance, Oil and Gas Royalty and Veterans benefits); and/or

6. Certified statements from self-employed persons or persons whose earnings are irregular, setting forth gross receipts, itemized expenses and net income.

D. Waiting List.

1. Waiting lists shall be maintained for the Tax Credit Program. All eligible applicants shall be placed on the waiting list according to the selection preferences set forth in Section 5 of this Policy.
2. If, for any reason, the applicant becomes ineligible for participation, the applicant shall not lose his or her place on the waiting list for a period of 90 days. During the 90 day period, the applicant may be passed over by other applicants, but the applicant will not lose his or her ranking on the list. If, after 90 days, the applicant is unable to remedy the situation that resulted in the applicant's ineligibly, the applicant will be removed from the waiting list. If or when the applicant reapplies for participation, the applicant's ranking prior to being removed from the waiting list shall not be considered.
3. The waiting list shall be updated on a regular basis. Any applicant wishing to be removed for the list must submit a written request; otherwise, no eligible applicant may be removed from the waiting list except for failure to update his or her application in accordance with Section 4(E), below.

E. Application Updates. Applicants shall update their applications and supporting documents and maintain current contact information on file on a semi-annual basis. This is the responsibility of the applicant and not the HASNOK. Applicants who have not updated their applications within **thirty (30) days** of notification will be removed from the waiting list and will have to re-apply to be placed back on the waiting list. These applicants will receive a new approval date and be placed at the bottom of the waiting list.

SECTION 5

SELECTION OF PARTICIPANTS

A. Preference Categories and Point System. The HASNOK reserves the right to reconfigure the rank order when an applicant's living environment presents an imminent health or safety risk. In all other cases, the HASNOK shall allocate program assistance to the qualifying applicant(s) receiving the highest number of points as outlined below.

1. *Displaced.* Displaced households shall receive priority consideration if a unit is available. This category includes only those households displaced by governmental action, or whose dwelling has been extensively damaged or destroyed by natural weather, fire or other involuntary act. Persons displaced by reasons of misconduct or failure to meet financial obligations are specifically excluded from priority consideration under this category.
2. *Full Blood Indian Preference.* Preference shall be given where the applicant(s) is a full-blood, enrolled Seminole Nation tribal member and such qualified applicant/households shall receive a total of 5 points priority consideration.
3. *Elderly.* If the Head of Household is elderly, the household shall receive a total of four (4) points priority consideration. For purposes of this policy, elderly means and refers to persons who are sixty-two (62) years of age or older.
4. *Disabled.* If there is at least one disabled member of the household shall receive a total of four (4) points priority consideration. "Disabled" means and refers to any person who has a physical or developmental disability as defined in Section 223 of the Social Security Act (42 U.S.C. 423) or the Disabilities Assistance and Bill of Rights Act (42 U.S.C.6001(7)). Disability status must be verified by the Social Security Administration or the Veterans Affairs Administration;
5. *Veterans.* If at least one veteran lives in the household on a permanent basis, the household shall receive a maximum of three (3) points priority consideration;
6. *Near-Elderly.* If there is at least one near-elderly member of the household, the household shall receive a total of two (2) points priority consideration, provided that the household does not qualify for priority consideration based on elderly and/or disabled status. For purposes of this policy, near-elderly means and refers to persons who are at least fifty-five (55) years of age;

7. *All other Seminole Nation Tribal Members or Citizens.* All other Seminole Nation tribal members/citizens/Freedmen will receive one (1) point.

8. *First-time Applicants.* Qualified Applicants who have never received assistance under a homeownership program administered by the HASNOK and/or the Nation shall receive *one (1) point*.

B. Preference for other Tribal Members/Citizens/Freedmen. All other tribal members/citizens/Freedmen shall be given preference once Seminole tribal members on the waiting list and/or members that have applied for services are served and/or were offered services are served and provided that the Applicant must possess a valid Tribal Enrollment Card.

C. Preference among Applications with Same Ranking Score. In the case of two or more applicant-households having equal preference, the date and time the application was received by the HASNOK shall determine which applicant-household is selected.

D. Informing Applicants about Preferences. The HASNOK shall inform all applicants of the preferences set forth in this section and shall give applicants an opportunity to demonstrate that they qualify for such preferences.

E. Notice and Opportunity for a Meeting if Preferences are Denied. If an applicant does not qualify for a claimed preference, the HASNOK shall notify the applicant in writing. The notice shall briefly describe the reasons for the determination and notify the applicant of his or her right to file a grievance to review the determination.

F. Notification of Selected Applicants. The HASNOK shall notify applicants who are selected for program participation in writing. The notification shall include, at a minimum, the following information:

1. A statement that the family has been documented as eligible for participation in the program;
2. A statement that the family will be required to participate in a counseling/training session prior to occupancy and to execute a lease agreement;
3. The address of the unit; and

4. A statement that the family has fifteen (15) days in which to respond to the notice, either by accepting or rejecting the service/assistance/unit offered. Failure to respond shall be considered a rejection of the offer.

G. Rejection of Offer. The HASNOK offers units based on its selection preferences and the preferences of the applicant (i.e., location of the project, size of the unit, etc.). The applicant may reject the offer of the HASNOK, but after three (3) rejections, the applicant will be placed at the bottom of the waiting list.

SECTION 6

OCCUPANCY; LEASE AGREEMENT

A. Method of Determining Household Size. Every household member regardless of age (except for unborn children) shall be included by name on the application and counted as a person for purposes of applying the occupancy standards set forth in this Section. The premises leased are for the exclusive use and occupancy of the Participant and his/her household members identified in the Lease Agreement, under the terms and conditions stated herein. **Any person occupying the home in excess of thirty (30) days in any one (1) year period shall be reported as a household member and made subject to all required verifications and occupancy standards.**

B. Occupancy Standards. To avoid overcrowding and prevent waste of space, program units shall be assigned in accordance with the occupancy standards set forth below, except that such standards may be waived when necessary to achieve and maintain full occupancy or to comply with the preference provisions set forth in Section 5, above.

Number of Bedrooms	Number of Persons
3 Bedrooms	3-5 Persons
4 Bedrooms	6-7 Persons

C. Lease Agreement. A lease agreement in a form prescribed by HASNOK shall be executed by the Executive Director of HASNOK (or his/her designee) and the Head of Household and spouse. The adult Seminole tribal member(s)/citizen(s)/Freedmen who qualified for Program participation shall sign as the Head of Household and spouse. The form of lease set forth at Exhibit "A" of this Policy hereby is adopted and incorporated by reference. The Head of Household shall receive a copy of the original lease agreement, and the original shall be retained by HASNOK.

D. Commencement of Occupancy. **Selected Applicants must take possession of the assigned unit within fifteen (15) days of the date of the response**

to the notice of availability or forfeit their eligibility to occupy that unit. Applicants who notify the HASNOK within thirty (30) days of defaulting under this Section shall be returned to the waiting list without further penalty. Failure to execute the Lease Agreement, to secure utility service or to take occupancy of an assigned program unit may constitute grounds for termination of participation in the Program.

E. Deposit. Participants shall pay a security deposit in full prior to commencing occupancy in the amount of \$500.00 for a 3-bedroom unit and \$600.00 for a 4-bedroom unit. The Security Deposit must be made via a separate Check/ Money Order. The deposit may be refunded at the time of move-out, provided that all conditions, obligations and requirements have been satisfied.

1. *Deposit Refunds.* Under normal circumstances, refunds of deposit will be made when the Participant has notified the HASNOK in writing thirty (30) days prior to leaving the unit and a satisfactory move-out inspection is completed. Damages to the unit and any unpaid charges due to the HASNOK shall be debited from the deposit prior to any refund. Any remaining Security Deposit may be returned to the Participant or to the remaining Head of Household. No refund of the Security Deposit shall be made upon eviction or abandonment.
2. *Liquidated Damages.* In the event the Participant vacates the unit and the balance of the rent owed to the HASNOK and/or the damages to the unit exceed the Security Deposit, the HASNOK may retain the deposit as liquidated damages and seek reimbursement from the Participant in the amount of any deficiency.

F. Use of Deposit for Emergency Repairs. With the permission of the HASNOK (and only after the deposit is paid in full), the Participants may utilize an amount not to exceed the deposit for emergency repairs to the unit. The Participants shall replenish the deposit within twelve (12) months of completion of the repairs. The repairs and improvements shall be solely for the purpose of restoring the program unit to decent, safe and standard condition. The amount of the assistance will be transferred to the qualified, licensed and insured contractor who submits the bid that best satisfies the criteria outlined in the HASNOK's procurement policy and request for proposals. No moneys will be granted, loaned or transferred directly to Participants.

G. Water Deposit. Participants are required to pay a water deposit in the amount of \$100.00 to HASNOK. The water deposit must be paid in full prior to the commencement of occupancy. Additionally, Participant(s) is responsible for paying their own water bill during the period of occupancy. In the event the Participant(s) vacate the unit leaving balances owed to the water department in excess the water deposit, HASNOK may seek reimbursement from the Participant(s) for the unpaid bill, plus applicable filing and legal fees.

SECTION 7

COMPUTATION AND COLLECTION OF PAYMENTS

A. Rent Payment. Participants shall pay adjusted monthly rent based on unit size, State Utility Allowances, and Income Limits, which may change from time to time.

Example:	Base Rent	Utility Allowance	Adjusted Monthly Rent
3-BR Unit	\$759.00	\$217.00	\$542.00
4-BR Unit	\$846.00	\$255.00	\$591.00

B. Payment of Rent. All rent payments are due and owing on the first (1st) day of each month, and shall be considered delinquent if not paid in full on or before the tenth (10th) day of the month. If the tenth (10th) day of the month falls on a weekend or holiday, rent shall be considered delinquent if not paid on or before the next business day. Monthly rental payments will be accepted between the hours of 8:00 a.m. and 4:30 p.m., Monday through Friday, excluding holidays. Payments may be made in the form of money order, cashier's check and personal check. If, however, a personal check made payable to HASNOK is returned by the bank, that participant will be charged a return check fee in the amount of \$25.00 and thereafter, all future payments shall be by money order or cashier's check. Rent should be paid at the office or mailed to:

Housing Authority of the Seminole Nation of Oklahoma
 P.O. Box 1493
 Wewoka, OK 74884

C. Acceptable Payment Arrangements Prior to Delinquency.

1. Delayed Payment. The Executive Director, in his or her sole discretion, may approve an arrangement for the delayed payment of rent prior to delinquency under circumstances including, but not limited to:

- a. Unusual and unexpected family expenses, such as a death of a household member or extraordinary medical expenses not covered by insurance. **This does not include changes in normal living expenses, such as grocery bills, utility bills, store bills, etc.;**
- b. Extraordinary expenses incurred as a consequence of natural disaster or otherwise uncontrollable circumstances; and/or
- c. Sudden loss of income.

2. *Deferred Payment.* The Executive Director, in his or her sole discretion, may approve an arrangement to defer payment of rent to the end of the lease period under circumstances including, but not limited to:

- a. Unusual and unexpected family expenses, such as a death of a household member or extraordinary medical expenses not covered by insurance. **This does not include changes in normal living expenses, such as grocery bills, utility bills, store bills, etc.;**
- b. Extraordinary expenses incurred as a consequence of natural disaster or otherwise uncontrollable circumstances; and/or
- c. Sudden loss of income.

3. *Partial Payment.* The Executive Director, in his or her sole discretion, may approve an arrangement for a partial payment at the time rent is due, provided that the balance is paid in full by the end of that same month.

4. *Self-Help Opportunity.* A Participant experiencing difficulty making rental payments as scheduled may request counseling and assistance from credit management, social service and/or employment agencies at his or her own expense. The HASNOK may provide such services when practical and/or necessary.

D. Payment Arrangements Subsequent to Delinquency. Payback Agreements following delinquency are discouraged. The HASNOK may, but is not required to, authorize a Payback Agreement upon a showing of one or more of the circumstances set forth in Section D, below. Participants owing balances incurred prior to the effective date of this Policy (for which no Payback Agreement exists) may be given the opportunity to make arrangements for a Payback Agreement with the HASNOK within a thirty (30) day period, beginning on the first (1st) day of the month following the effective date of this Policy. Participant(s) who fail to execute a written agreement within the allotted time period shall be sent a Final Notice for the amount of any unpaid back rent. **Installment payments on Pay-back Agreements are subject to the collection procedures set forth in Section 7(B), above, and the Termination Procedures set forth in Section 10, below.**

E. Suspension of Payments. Full suspension of payments is highly discouraged. However, the HASNOK, in its sole discretion, may suspend a participant's obligation to make required monthly payments for a specified period of time not to exceed six (6) months due to unusual circumstances. Such circumstances include, but are not limited to: death of a household member, extraordinary medical expenses not covered by insurance, sudden reduction in income, catastrophic events (such as fire or flood), and/or substantial rehabilitation/repair work being performed on the unit. The participant shall request the suspension of payments in writing addressed to the BOC, and shall provide adequate documentation to substantiate the request. The HASNOK shall notify the Participant of the determination within fifteen (15) days of the request. The Participant

shall update the HASNOK not less than once per month regarding his or her progress in curing the conditions that resulted in the suspension of payments.

SECTION 8

RULES AND CONDITIONS OF CONTINUED OCCUPANCY

A. Tenant Code of Conduct. All Participants, household members and guests must comply with all rules and regulations affecting the use and occupancy of the premises and abide by all laws of the Nation, including but not limited to:

1. *Principal Residency Requirement.* Program participants are required to use the program unit as their principal place of residence. A unit that has been unoccupied for a period of thirty (30) days or more may be determined to be abandoned in violation of the lease agreement.
2. *Maintenance/Repairs.* The participants shall provide all housekeeping and basic upkeep of the program unit, keeping it in an acceptable condition at all times. Participants are responsible for the cost and completion of any and all repairs necessary from damages caused by the participants or their guest(s), including, but not limited to, roach infestations; roaches causing damages to electrical or heat and air components; bed bugs; rodents; holes throughout unit; graffiti; damage or removal of screens; damages to the aerobic system/sprinklers; and damage to appliances. Participants shall report any maintenance needs and/or problems with items that may be covered under manufacturer's warranties (including but not limited to appliances, roofs and HVAC systems) to the HASNOK as soon as possible, so that arrangements for repair or replacement of these items may be arranged. Participants who fail to report such problems to the HASNOK or who undertake unauthorized repairs may void the manufacturer's warranty and shall be responsible for repairing or replacing such items at their own expense.
3. *Housekeeping.* Participants are responsible for cleaning all areas of the program unit, including but not limited to, living room, dining room, kitchen, hallways, laundry room, bedrooms, closets, bathrooms, outdoor walkways, and yards. To prevent the infestation of rodents and insects, Participants must remove any collected trash and food waste from the program at least once a week; dirty dishes must not be allowed to accumulate; and countertops must be cleaned regularly. Hardwood floors or tiles must be swept on a regular basis. Carpets and rugs must be vacuumed on a regular basis. Bathrooms must be cleaned regularly, and as frequently as needed to prevent the formation of mold and mildew. Appliances

must be cleaned as often as necessary to prevent the accumulation of food, crumbs, splatters, and spills. If Participants do not clean adequately and regularly, Participants will be liable for reasonable cleaning charges, including but not limited to, charges for cleaning carpets, draperies, furniture, walls, etc. that are soiled beyond normal wear (that is, wear or soiling that occurs without negligence, carelessness, accident, or abuse). Participants who do not clean adequately and regularly will also be subject to eviction according to Section 10(E) of this policy.

4. *Structural Modifications.* The unit is the property of the Tax Credit Program, and all structural modifications and major remodels are strictly prohibited. For the purposes of this section, a remodel refers to the changing of the purpose, functionality, or design of an area; the remaking of something; or the creation of something new.
5. *Utilities.* The Head of Household shall activate and pay any required deposits for utility services, including, but not limited to, water, electricity, and propane (propane levels must be kept at a minimum of 30% at all times) in Head of Household's name prior to and during occupancy. Documentation of such services shall be provided to the HASNOK upon request. Disconnection of utility services to the unit for a period in excess of ten (10) days constitutes grounds for termination of program participation.

B. Conduct Prohibited. Participant(s), all household members and guests shall not:

1. Disturb the peace of the project community or disturb or harass other program participants;
2. Engage in domestic violence;
3. Appear drunk or intoxicated in public or common areas within the project community;
4. Possess, consume or distribute illegal drugs, drug paraphernalia or any other controlled substances;
 - a. The prohibition against the possession, consumption, and distribution of illegal drugs specifically includes ANY form of marijuana.
 - b. Although the State of Oklahoma has legalized medical marijuana, all marijuana remains illegal under federal law. Because HASNOK is a recipient of federal funding, the possession, consumption, and/or distribution of ANY form of marijuana

(including plants, edibles, and oils) on HASNOK property is prohibited by all Participant(s), household members and guests, regardless of whether the Participant, household member, or guest has a medical marijuana card.

5. Destroy, deface, disturb or interfere with the use of any structure, unit, building or other property (real or personal) of the Tax Credit Program, the HASNOK or any other program participant.
6. Engage in any activities prohibited by or deemed to be illegal under applicable State or Tribal law.
7. Litter upon the property of the HASNOK or other program participant.
8. Allow former participants who have been evicted from or abandoned a HASNOK property to reside in the residence unless or until the former participant has paid all amounts owed to HASNOK in full provided that the BOC approves the readmission of such former participants.

C. Use Restrictions. All participants, household members and guests must abide by the following restrictions on property use:

1. *Business Use of Unit.* The participant may request permission, in writing, to operate a small business. The business shall not disrupt the basic residential nature of the home or require permanent structural changes to the unit.
2. *Public Nuisances.* Participants shall keep the premises in a clean and sanitary condition and shall not create or permit any unsightly conditions or offensive activity in the project area. Unlicensed, inoperable and/or wrecked vehicles or household appliances on project grounds are specifically prohibited. The Maintenance Staff along with the Housing Coordinator or Housing Director may monitor the condition of the unit and grounds through periodic inspections and drive-bys. A car must have a valid license plate or it will be considered a junk car and the participant will be required to remove it from the property. No satellite dish or similar device may be erected on the exterior of the unit. The HASNOK, in its sole discretion, may define and summarily abate any condition constituting a nuisance at the participant's expense.
3. *Temporary Structures.* No structure of a temporary character (including but not limited to trailers, tents, shacks, garages or barns) may be used at any time as a residence, either temporarily or permanently. Additionally, no portable or prefabricated building or

dog pen shall be located upon any lot without the prior, written permission of the HASNOK.

4. *Animals.* Pets are only permitted as allowed for by the Housing Authority of the Seminole Nation of Oklahoma's Pet Policy and Rules.
5. *Garbage and Refuse Disposal.* No participant may burn or permit the burning of garbage or other refuse, nor accumulate or permit the unsightly accumulation outdoors of such refuse or garbage.
6. *Yard Maintenance; Improvements.* Participants shall maintain yard areas and shall not permit the accumulation of weeds, underbrush or other unsightly vegetation. No fence, wall, garden, pond or other modification may be erected without the prior, written permission of the HASNOK. Blueprints, cost estimates and any other relevant information shall be presented to the HASNOK to aid in its determination. Participant(s) must maintain any enhancements or modifications approved pursuant to this section at their own expense.
7. *Parking.* Parking on the Grass is Prohibited, participant(s) will be in non-compliance and subject to the following penalties: 1st Violation – Written Notice and \$25 fine; 2nd Violation - \$50 fine; 3rd Violation – Vehicle will be towed (at owner's expense).
8. *Common Areas; Roads; Ponds.* Participant(s), household members and/or guests shall not evade speed bumps, drive through yards or otherwise operate their motor vehicles (including all-terrain vehicles and "four-wheelers") in an unsafe manner. Tampering with manhole covers, street lamps and/or security cameras/lights is specifically prohibited. Littering of any kind is prohibited. Swimming in the pond areas is prohibited.

D. Inspections. The HASNOK may periodically inspect the unit/home and grounds and the participant shall facilitate such inspections, as follows:

1. *Initial Move-in Inspection.* At the time of initial occupancy, a move-in inspection shall be conducted by a HASNOK representative and the participant. The participant may have a representative of his/her choice present at the initial inspection. At the conclusion of the initial inspection, the participant shall sign an inspection report detailing any deficiencies in the unit/home. The HASNOK shall notify the contractor of these deficiencies for correction within a reasonable amount of time.

2. *Annual Inspection.* The HASNOK shall conduct annual inspections, which shall include the interior, exterior and adjacent grounds of the unit. The participant shall be provided with written notification of the scheduled inspection five (5) days prior to the date of the inspection. The participant shall sign and receive a copy of the inspection report.
3. *Opportunity to Cure Deficiencies.* If the inspection reveals any deficiencies in the condition of the unit, the participant shall be given thirty (30) days to correct the deficiencies. A follow-up inspection shall be scheduled at the conclusion of the thirty (30) day period.
4. *Follow-up Inspection.* The HASNOK shall conduct a follow-up inspection to determine if the deficiencies identified in a previous inspection have been corrected. The participant shall be notified, by certified mail with return receipt requested, and given the opportunity to be present at the inspection. If the participant has not corrected the deficiencies, the lease agreement may be terminated in accordance with this Policy, or the HASNOK may perform the necessary work at the participant's expense.
5. *Move-out Inspections.* A move-out inspection will be conducted by the HASNOK within three (3) business days of the date of termination of occupancy. Participant(s) may be responsible for damages noted during the move-out inspection. The HASNOK shall notify the former Participant of the amount to be charged and the effect of such damage on future participation in the Program within ten (10) working days of completion of the inspection.
6. *Other Inspections.* The HASNOK may inspect the unit at any other time for any reasonable purpose. The HASNOK shall provide the Participant(s) with prior notice of the inspection when possible under the circumstances and shall use its best efforts to minimize any disruption or inconvenience to the Participant(s).

E. Counseling/Continuing Education. Participants may be required to participate in ongoing educational programs regarding maintenance obligations, financial responsibility and other aspects of homeownership. Attendance is mandatory for all counseling sessions scheduled by the HASNOK, and participation in such programs is a condition of continued occupancy.

F. Insurance. The HASNOK shall provide required insurance on the unit structure, including fire and extended coverage. The HASNOK's insurance coverage does not include damages to the Participant's personal property and/or the contents of the unit. The Participant may obtain insurance for personal property/contents at his/her own expense. The Participant shall report all damages to the unit in a timely manner for claims processing.

SECTION 9

EXAMINATION AND RE-EXAMINATION OF PARTICIPANT STATUS

A. Re-examination Procedure. The HASNOK shall examine the participant household's earnings and other income prior to initial occupancy and shall re-examine such income at least once a year thereafter.

1. *Re-examination Schedule.* The Participant's "re-examination schedule" shall coincide with the date of the effective date of initial occupancy. The re-examination process shall commence at least two (2) months prior to the effective date to allow sufficient time for HASNOK staff to verify all information provided by the participant(s). The participant will be notified of the need to re-certify and to set a date/time for the re-certification interview. Monthly payments shall not be adjusted between dates of annual re-examination except as provided in Section 9(B), below.
2. *Personal Declaration.* The participants shall be required to complete and sign a personal declaration at the time of the re-certification interview. Participants shall also be required to sign a new lease in which they agree to comply with all changes made to the HASNOK policies since the original certification. All entries are to be made in ink, indelible pencil or typeface. Changes or corrections are to be initialed and dated by the person making such changes.
3. *Records Retention.* Data assembled at the time of the re-examination is to be filed in the folder set up for the participants at the time of admission.

B. Interim Reexamination of Income and/or Household Status/Composition. In addition to submitting such information as may be required at the time of annual re-examination, **participant(s) have an affirmative duty to report immediately any changes in income or household composition to the HASNOK.**

1. *Circumstances Requiring Immediate Reexamination.* Participant(s) are required to report immediately the occurrence of one or more of the following circumstances:
 - a. any changes in income;
 - b. the loss of any household member through death, divorce or other circumstance;

- c. the addition of a family member by marriage, birth or other circumstance;
- d. ownership, use, or acquisition of an additional residence that is decent, safe, and sanitary; and/or
- e. a household member being convicted of a drug or alcohol felony, a violent crime felony, and/or of a crime resulting in a sex offender status determination.

Failure to report these changes in circumstance to the HASNOK, could, at the discretion of the BOC, result in eviction.

2. *Adjustments Following Initial Compliance Period.* At the end of the 15-year initial compliance period, the HASNOK may establish a payment schedule based upon household income and other factors. Any participant who reports a change in family circumstances (such as a decrease in income or a change in family composition) may be given an interim income determination and, upon verification, the monthly payment may be adjusted. Adjustments to the monthly payment are to be made effective on the first day of the month following the income change, provided that no downward adjustments are to be processed until the alleged changes in circumstance have been substantiated. In addition, participant(s) who fail to report upward changes in income may be liable for additional amounts due to the HASNOK. Participant(s) who fail to report downward changes in income within a reasonable time period shall not be entitled to any retroactive adjustment of the monthly payment.

C. Verification and Documentation of Re-examination Data. To assure that the data upon which determinations as to eligibility for continued occupancy and changes in base rent are made (either by scheduled re-examination or an interim re-examination) are complete and accurate, the information submitted by the participant household shall be verified. Verification procedures are the same as those described in Section 4(C), above.

D. Action Required Following Re-examination. Within thirty (30) days of receiving the personal declaration and all required supporting documentation, the HASNOK shall notify the family in writing of any changes to the HASNOK policy and the effective date thereof; and/or any instances of misrepresentation or non-compliance with the Tax Credit Program Policy, HUD regulations or other applicable law and of any corrective or punitive action which is to be taken.

E. Failure to Comply With Annual Re-examination. If the participant(s) fail to respond to the letter requesting re-certification information, a written notice, by certified

mail with return receipt requested, will be mailed with a deadline for submission of information. If the participant(s) fail to provide the information requested by the due date, it shall be deemed a violation of this Policy, which may result in termination of program participation.

SECTION 10

TERMINATION OF OCCUPANCY

A. Termination of Occupancy by the Participant. The participant may terminate the lease agreement, provided that thirty (30) days written notice is given in writing to the HASNOK. The HASNOK does not waive any claim to additional payments due for accrued rent and/or damages to the unit by accepting such notice.

B. Procedures Upon Termination of Occupancy by Participant. Participant(s) shall provide the HASNOK at least thirty (30) days written notice prior to moving out of their assigned unit, unless such notice requirement is waived by the HASNOK. A move-out inspection shall be conducted within three (3) days of termination of occupancy. Participant(s) who move out of their assigned unit without conveying proper notice to the HASNOK will be considered to have abandoned the premises and may be responsible for damages sustained by the unit while vacant and/or legal fees of costs incurred by the HASNOK to regain possession of the unit.

C. Grounds for Termination of Occupancy by HASNOK. Participant(s) may be subject to termination of occupancy and Program participation for reasons including, but not limited to, the following:

1. Non-payment of rent or installment payments by Participant pursuant to a Pay-back Agreement;
2. Participant's acquisition or occupancy of another home or failure to continue use of the program unit as the Participant's principal residence;
3. Failure by Participant to comply with income re-examination requirements;
4. Misrepresentation of income, household composition or other material fact(s) by Participant, regardless of whether the Participant is or is not eligible to participate at the time the misrepresentation is discovered;
 - a. Misrepresentation of household composition shall include failure to notify HASNOK of the addition of a household member.
 - b. For the purposes of this Policy, a person is deemed to be a household member if the person resides in the program unit more

than two hundred forty (240) hours during any thirty (30) day period.

5. The Participant or any household member is convicted of a drug or alcohol related felony and/or of a violent crime felony;
6. The Participant or any household member is made subject to the registration requirements of the Oklahoma Sex Offenders Registration Act;
7. More than three (3) unexcused absences by Participant from scheduled appointments with HASNOK staff for inspections, counseling, recertification or any other purpose;
8. Failure by Participant to supply any requested certification, release, information, or documentation as the HASNOK determines to be necessary;
9. Moving and/or abandoning the Dwelling Unit by Participant without notice to the HASNOK;
10. Participant's, any household member's, or guest's interference, obstruction or non-compliance with inspection requirements;
11. Any action by Participant, a household member or a guest that causes, threatens to cause, or for which HASNOK staff has a supportable belief that will cause harm to the health, safety, or welfare of a Participant, other household members, or other HASNOK tenants;
12. Any action by Participant, a household member or a guest that causes, threatens to cause, or for which HASNOK staff has a supportable belief that will cause damage to HASNOK property; and/or
13. Any violation by Participant, a household member, or a guest of any term or provision of this Policy. Other applicable HASNOK policies, including but not limited to HASNOK's Pet Policy, or other tribal, state, or federal law or regulation.

D. Termination for non-payment of rent. Program participants who fail to pay their monthly base rent, to pay any installment payment due pursuant to an approved pay-back agreement, or to enter into acceptable alternative payment arrangements shall be subject to termination from participation in the program, as follows:

1. *First Notice of Delinquency.* When a Participant becomes delinquent with a payment, a First Notice of Delinquency shall be sent on the

first business day after the tenth (10th) when rent is considered delinquent for the month in which the payment is due and shall state the following:

- a. The date of the notice;
 - b. The date the monthly payment was due; and
 - c. The amount owed as of the date of the notice.
2. *Final Notice of Delinquency.* If no payments are received or no acceptable payment arrangements are made by the twentieth (20th) day of the month in which the payment is due, the HASNOK shall deliver by mail to the participant the final notice of delinquency on the next business day. The final notice shall inform the participant that he/she must pay the overdue balance on or before the first (1st) day of the next month to avoid eviction proceedings. The final notice shall also set a mandatory meeting with Participant and HASNOK staff. At said meeting, HASNOK staff shall provide Participant with financial education and counseling.
3. *Notice of Intent to Cancel.* If no payments are received or no acceptable payment arrangements are made on or before the first day of the month following the month when rent became due and owing, the HASNOK shall issue a Notice of Intent to Cancel. The Notice of Intent to Cancel shall state that the Participant(s) have 30 days within receipt of the Notice of Intent to Cancel to vacate the unit. The Notice of Intent to Cancel shall also state that the Participant(s) have 48 hours following receipt of the Notice to submit a Grievance Letter to the HASNOK Executive Director. If the Participant submits a Grievance Letter, the eviction process will be suspended pending resolution of the grievance.
- a. Upon receipt of a Grievance Letter received as a result of a Notice of Termination, the Executive Director shall schedule a grievance hearing with the Participant(s) within ten (10) days. At the Grievance Hearing, the Participant(s) can present evidence and testimony to the Executive Director that explains why the Lease should not be terminated. Following the hearing, the Executive Director shall decide whether the Lease should be terminated or not. Participant(s) shall be informed of the Executive Director's decision within 24 hours following the Grievance Hearing. If the Executive Director decides to terminate the Lease, Participant(s) shall vacate the unit by the date indicated in the Notice of Termination.

b. If Participant(s) disagrees with the decision of the Executive Director, Participant(s) can submit an Appeal Letter to the Board of Commissioners of the Housing Authority of the Seminole Nation of Oklahoma. The Appeal Letter must be submitted to HASNOK office within 48 hours following receipt of the Executive Director's decision regarding the grievance hearing. A Board of Commissioner's meeting shall be scheduled within ten (10) days following receipt of the Appeal Letter. At the Appeal Hearing, the Participant(s) can present evidence and testimony to the Board of Commissioners that explains why the Executive Director's decision should be overturned and why the Lease should not be terminated. Following the hearing, the Board of Commissioners shall decide whether to uphold the decision of the Executive Director or not. Participant(s) shall be informed of the Board of Commissioners' decision within 24 hours following the Appeal Hearing. The decision of the Board of Commissioners is final. If the Board of Commissioners decides to uphold the decision of the Executive Director, Participant(s) shall vacate the unit by the date indicated in the Notice of Termination.

4. *Commencement of Eviction.* If the participant(s) fails to submit a Grievance Letter and do not vacate the unit within twenty-four (24) hours of receipt of the Notice of Termination, if the Participant(s) fail to submit an Appeal Letter after an unfavorable decision by the Executive Director in regards to the Grievance Hearing and does not vacate the unit by the date indicated in the Notice of Termination, or if the Participant(s) does not vacate the unit by the date indicated in the Notice of Termination after receipt of the Board's Appeal Decision, the HASNOK shall commence termination and eviction procedures in a court of competent jurisdiction.

E. Termination for reasons other than non-payment of rent. In the event of non-compliance with any of the provisions set forth in this Policy, other than for non-payment of rent, the HASNOK may terminate the participant's lease as follows:

1. The HASNOK shall send a letter stating that the household is not in compliance with a specific provision of the Policy, describing the satisfactory means of resolving the violation and providing that such violation must be cured within ten (10) calendar days of the date of the notice.

2. If the Participant(s) do not cure the violation within the timeframe specified, the HASNOK shall issue a Notice of Termination. The Notice of Termination shall state that the Participant(s) have 30 days within receipt of the Notice of Termination to vacate the unit. The Notice of Termination shall also state that the Participant(s) have 48 hours following receipt of the Notice to submit a Grievance Letter to the HASNOK office.
 - a. Upon receipt of a Grievance Letter received as a result of a Notice of Termination, the Executive Director shall schedule a grievance hearing with the Participant(s) within ten (10) days. At the Grievance Hearing, the Participant(s) can present evidence and testimony to the Executive Director that explains why the Lease should not be terminated. Following the hearing, the Executive Director shall decide whether the Lease should be terminated or not. Participant(s) shall be informed of the Executive Director's decision within 24 hours following the Grievance Hearing. If the Executive Director decides to terminate the Lease, Participant(s) shall vacate the unit by the date indicated in the Notice of Termination.
 - b. If Participant(s) disagree with the decision of the Executive Director, Participant(s) can submit an Appeal Letter to the Board of Commissioners of the Housing Authority of the Seminole Nation of Oklahoma. The Appeal Letter must be submitted to HASNOK office within 48 hours following receipt of the Executive Director's decision regarding the grievance hearing. A Board of Commissioner's meeting shall be scheduled within ten (10) days following receipt of the Appeal Letter. At the Appeal Hearing, the Participant(s) can present evidence and testimony to the Board of Commissioners that explains why the Executive Director's decision should be overturned and why the Lease should not be terminated. Following the hearing, the Board of Commissioners shall decide whether to uphold the decision of the Executive Director or not. Participant(s) shall be informed of the Board of Commissioners' decision within 24 hours following the Appeal Hearing. The decision of the Board of Commissioners is final. If the Board of Commissioners

decides to uphold the decision of the Executive Director, Participant(s) shall vacate the unit by the date indicated in the Notice of Termination.

- c. If the Participant(s) fails to submit a Grievance Letter and does not vacate the unit by the date indicated in the Notice of Termination, if the Participant(s) fail to submit an Appeal Letter after an unfavorable decision by the Executive Director in regards to the Grievance Hearing and does not vacate the unit by the date indicated in the Notice of Termination. after receipt of the Grievance decision, or if the Participant(s) does not vacate the unit by the date indicated in the Notice of Termination after receipt of the Board's Appeal Decision, the HASNOK shall commence termination and eviction procedures in a court of competent jurisdiction.
3. Participant(s) whose conduct constitutes fraud or presents an imminent threat to the health, safety and/or welfare of others shall not be entitled to the due process standards set forth in this section. Instead, the HASNOK shall immediately commence termination and eviction procedures in a court of competent jurisdiction.
4. If the Participant(s) receives three (3) letters of non-compliance, the HASNOK may issue a Notice of Termination, and commence eviction procedures in accordance with Section (E)(2), above.

F. Enforcement Subsequent to Court Action. The following provisions apply to the collection of any court-ordered payments due to the Tax Credit Program:

1. Repayment of delinquent amounts subsequent to a court order shall be in full.
2. The HASNOK may collect judgment debts from previous or current Participant(s) by:
 - a. Garnishing wages; and/or
 - b. placing liens on property.
3. Should written arrangements be made and the provisions thereof breached, the account may be referred to an attorney without further notice or action on the part of the HASNOK.

G. Additional Payments Due to the Program. Additional charges that may be assessed to the participant include, but are not limited to:

1. Charges for extraordinary maintenance and other services;
2. Repayments of past due accounts, including those due to the water department;
- 3 Attorney's fees and court costs; and/or
4. Other charges specified under any applicable State, Tribal or Federal law or regulation(s).

H. Abandonment. In the event that a Program unit is abandoned, the HASNOK shall post a notice of abandonment prominently on the door of the unit. If the Participant does not contact the HASNOK within ten (10) days of the date of the notice, the HASNOK may assume possession of the Program unit without further notice or court proceedings. The HASNOK does not waive any claim for past rent, damages or other amounts that may be due to the HASNOK by assuming possession of the premises.

I. Prohibition against Future Occupancy. Former participants who have been evicted from or abandoned a HASNOK property are prohibited from residing in another HASNOK property unless or until all amounts owed to HASNOK are paid in full provided that the BOC approves the readmission of such former participants.

SECTION 11

MISCELLANEOUS PROVISIONS

A. Replacement Keys. Participant(s) shall be charged a fee of ten dollars (\$10.00) in the event a mail box key is lost and must be replaced. The cost for a replacement house key is ten dollars (\$10.00). In the event that the locking mechanism of a unit must be replaced due to no fault of the HASNOK, the Participant(s) shall be assessed a fee of fifty dollars (\$50.00).

B. Confidentiality. Pursuant to Part 256 of 25 CFR, all information obtained by the HASNOK in order to establish suitability for program participation shall be kept strictly confidential. Additional disclosures of the information may occur during program reviews or audits, investigations by authorized law enforcement personnel or as necessary to comply with any reporting requirements of the Nation or its funding agencies.

C. Limitation of Liability; Indemnification. The HASNOK and/or the Nation shall not be liable to the Participant or any of the Participant's household members, visitors or patrons for any damage to person or property caused by any action, omission or negligence of the Participant or any other Participant of the project. Further, the Participant(s) agree to hold the HASNOK and the Nation harmless from any claim, obligation, liability, loss, damage or expense, including without limitation attorney's fees

and court costs, arising from any condition or natural feature -- known or unknown -- affecting the premises of the project.

D. Disposition of Personal Property. In the event of abandonment or termination of Program participation, the HASNOK may remove and dispose of any personal property left remaining in the Program unit for a period of fifteen (15) days following the date of abandonment and/or termination.

E. Appeals. Participants may appeal a denial of service or any other qualifying decision or action relating to implementation of this Policy pursuant to the Grievance Policy and Procedure of the HASNOK.

F. Sovereign Immunity. HASNOK specifically retains its sovereign immunity and nothing contained within this policy shall be considered a waiver of HASNOK's sovereign immunity.

SECTION 12

OPTION TO PURCHASE PROGRAM UNIT

The Tax Credit Program is made possible through contributions of equity from outside investors and these investors retain partial ownership and control of the program units throughout the first fifteen (15) years of the Program. The option to purchase the program unit will not arise and no conveyance may occur prior to the end of the sixteenth (16th) year of occupancy by the participant, at which time it is anticipated that the interests of the outside investors will be extinguished. After January 1, 2026 and subject to the continued ownership and control of the program units by the HASNOK, the Board of Commissioners will develop policies and procedures providing for the conversion of the program units from the Tax Credit Program to the Lease with Option to Purchase Program of the HASNOK. Subject to the above provisions of this paragraph, the policies and procedures will provide for a forgivable grant in the amount of sixty percent (60%) of the Total Development Cost of the program unit to be applied to the purchase price of the program unit. For purposes of illustration, the amount of ninety thousand dollars \$90,000.00 would be forgiven for a home with a total development cost of \$150,000.00, leaving a balance of \$60,000.00 to be paid by the participant on a monthly basis until paid in full.

**LEASE TO OCCUPY TAX CREDIT PROGRAM UNIT
("LEASE AGREEMENT")**

The Low-Income Housing Tax Credit Program Operating Policy and Procedure ("Policy") and any other policy, agreement or procedure governing the Program, as adopted and amended from time to time by the Board of Commissioners of the Housing Authority of the Seminole Nation of Oklahoma ("HASNOK"), are hereby incorporated by reference. Execution of this Agreement is deemed consent to amend it to conform to any provision of the Native American Housing Assistance and Self-Determination Act ("NAHASDA"), the Internal Revenue Service Code, and the rules, regulations and policies of the HASNOK and the Oklahoma Housing Finance Authority

This Lease Agreement is executed in accordance with the above-referenced substantive laws, policies and procedures governing the Low-Income Housing Tax Credit Program and is not a separately enforceable legal document.

The undersigned Lessee(s) hereby acknowledge that any violation of the HASNOK's rules, regulations or policies may constitute grounds for termination of participation in the Program. **The undersigned Lessee(s) hereby accept liability for any damages to the unit, unpaid rental fees, attorney's fees and court costs, and collection fees arising from enforcement of this Policy or termination of participation in the Program.** For lease enforcement purposes, the Lessee(s) consent to the jurisdiction of the District Court of Seminole County and/or such tribal court as the Seminole Nation may hereinafter establish.

Premises to Be Leased

PROJECT # _____ UNIT # _____

Street Address of Property:

STREET CITY STATE ZIP CODE

Legal Description of Property:

Persons Authorized to Occupy Said Premises:

Name	Age	Relationship to Lessee(s)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

HOUSING AUTHORITY OF THE
SEMINOLE NATION OF OKLAHOMA

LESSEE(S)

Signature of Housing Representative

Lessee Signature

Official Title

Co-Lessee's Signature (If Applicable)

Executed this _____ day of _____.

Tax Credit

Lease Addendum

This is an addendum to the Lease Contract executed by you, the resident(s), on the dwelling you have agreed to rent. That dwelling is apt # _____ at _____
(name of apartment community)

(address) (city) (state) (zip)

We, as the owner of the dwelling you are renting, are participating in the Federal Low Income Housing Tax Credit Affordable Housing Program. This program requires both you and us to verify certain information and to agree to certain provisions contained in this addendum.

ACCURATE INFORMATION ON APPLICATION: By signing this addendum, you are certifying that the information provided in the Rental Application or any Supplemental Rental Application regarding your household annual income is true and accurate.

FUTURE REQUEST FOR INFORMATION: By signing this addendum, you agree that the annual income and other eligibility requirements for participation in this government regulated affordable housing program are substantial and material obligations under the Lease Contract. You agree to comply promptly with all requests for information regarding annual income and eligibility, including requests by the owner and the appropriate government monitoring agency. These requests to you may be made to you now and any time during the Lease Contract term or renewal period.

INACCURATE INFORMATION AS GROUNDS FOR EVICTION: If you refuse to answer or if you do not provide accurate information in response to those requests, it will be considered a substantial violation of the Lease Contract and you can be evicted.

STUDENT STATUS: By signing this addendum, you agree to notify the owner, in writing, if there are any changes in the student status of any residents (including replacement residents) occupying the unit at any time.

FELONY CONVICTION: By signing this addendum, you agree to notify the owner, in writing, if anyone in the household becomes convicted of a felony at any time.

SEX OFFENDER STATUS: By signing this addendum, you agree to notify the owner, in writing, if anyone in the household becomes subject to the registration requirements of the Oklahoma Sex Offenders Registration Act, 57 O.S. §§ 581-590.

RESIDENT

DATE

RESIDENT

DATE

RESIDENT

DATE

RESIDENT

DATE

OWNER'S REPRESENTATIVE

DATE

ADDITIONAL ACKNOWLEDGEMENTS

I/we acknowledge that the Tax Credit Program is made possible through contributions of equity from outside investors and that these investors retain partial ownership and control of the program units throughout the first fifteen (15) years of the Program. I/we understand that the option to purchase the program unit will not arise and no conveyance may occur prior to the end of the sixteenth (16th) year of occupancy of the program unit. I/we understand that, in the event the program ceases to be operated by the HASNOK and/or the Seminole Nation of Oklahoma, the program unit may not be converted to the Lease with Option to Purchase Program and may be disposed of in the discretion of the Property Manager and/or Owner.

RESIDENT

DATE

RESIDENT

DATE

RESIDENT

DATE

RESIDENT

DATE