

The **Housing Improvement Program (HIP)** is federally funded by P.L. 93-638 contracts. The program is to improve the living standards by providing decent, safe and sanitary homes within the territorial boundaries of the Navajo Nation. HIP provides housing assistance through home repairs, renovation, and replacement of existing house or new construction to assist very-low-income families and/or individual.

#### **Eligibility Requirements**

- Total annual household income does not exceed 150% of the federal poverty income guidelines.
- Enrolled member of the Navajo Tribe.
- Lives in an approved Navajo Tribal service area.
- Present housing is substandard.
- Has no other resource for housing assistance.
- Has not received assistance from HIP for repairs, renovation, replacement and new housing, or down payment assistance.
- Has not received any other type of federal government sponsored housing program assistance over the previous 20-year period.
- Down Payment Assistance available to eligible borrowers to participate in HIP. The applicant must still meet all the eligibility requirements. A letter from the funding institution that specifies the down payment amount and closing costs required to qualify for the loan must be provided.

#### **Application Requirement**

Complete housing assistance application must be fully complete and sign and date. Provide required documents.

- Certificate of Indian Blood (CIB) and Social Security Card; for all permanent household members.
- Provide proof of all income for all permanent members of the household.
  - Award letters from social security, general assistance, retirement, unemployment benefits and other unearned income.
  - Signed copies of current 1040 tax returns, including W-2s, if filed.
  - Signed notarized statement explaining why you did not file a tax return.
  - Signed notarized statement of how you support yourself, if you are reporting no income received.
- Individual Indian Money (IIM) accounts.
- If claiming disability, provide a Doctor's statement or documents verifying disability.
- Must have a finalized and approved home site lease in your name.
- Cultural Resource Compliance Form & Archaeological Inventory Report
- Proof of Veteran status (veterans' card, discharge forms, DD214)

All permanent household members over the age of eighteen (18) years is required to provide and complete all income verification forms.

All applications are reviewed to determine if you are eligible. Eligible applicants are ranked in order of need, from highest to lowest, based on the total numeric priority ranking points outlined in the 25 Code of Federal Regulations (C.F.R.), Part 256.14.

The application can be carried over into next fiscal year but the applicant must submit an undated information form and provide income documentation for all permanent household members.

Housing assistance applications are available beginning February ending September 30. To obtain an application, call your local agency office.

#### **25 C.F.R., Part 256 HIP REGULATIONS REVISIONS; EFFECTIVE DECEMBER 10, 2015**

##### **NEW RANKING POINTS**

- **Annual Household Income**
  - **Aged Person;**
  - **Disabled Individual;**
  - **Dependent Children;**
  - **Veteran;**
  - **Homeless;**
  - **Overcrowded;**
  - **Dilapidated House;**
  - **Down Payment Assistance;**
- Applicant must meet all HIP requirements and must be eligible. Applicant must be approved for a home with a bank or mortgage company.**

**Housing Improvement  
Program**

Bldg #8229 Field House Road  
Fort Defiance, Arizona

**Rita M. Begay  
Program Manager I**

P.O. Box 527  
Fort Defiance, AZ

Phone No.# (928) 729-4017  
Fax No.# (928) 729-4277

**FORT DEFIANCE AGENCY**

Housing Improvement Program  
Bldg# 8229 Field House Road  
Fort Defiance, Arizona 86504

Phone No.# (928) 729-4017  
Fax No.# (928) 729-4277

**CHINLE AGENCY**

Bldg #2492 SW of Chapter House  
Chinle, Arizona 86503

Phone No.# (928) 674-2260  
Fax No.# (928) 674-2266

**WESTERN AGENCY**

**CLOSED**

contact Chinle Agency Office.

**EASTERN AND SHIPROCK**

**AGENCY**

**CLOSED**

contact Fort Defiance Agency  
Office.

**HOUSING  
IMPROVEMENT  
PROGRAM  
(HIP)**

**Community Housing &  
Infrastructure Department –  
CHID**

**Division of Community  
Development**



Contact any of the HIP  
Agency Office for additional  
information or to obtain  
housing assistance  
application.

Application can be  
downloaded from the DCD  
Website:  
[nndcd.org](http://nndcd.org)