

San Pasqual Band of Mission Indians
San Pasqual Housing & Community Development
Private Home Ownership Program Policies and Procedures Manual

Preference Point Policy

I. Purpose

- A. The purpose of this policy is to establish guidelines and procedures in the Preference Point System that will be used by the San Pasqual Housing & Community Development (SPHCD) for awarding available housing for the Private Home Ownership Program.

II. Guidelines

- A. Preference affects the order in which applications are considered and it does NOT determine whether or not you will receive housing. An evaluation of eligibility must be performed in accordance with the applicable program policy.
- B. As housing becomes available, families will be selected for housing by order of qualified preference points.
1. Applications with preference are considered before those without preference. Preference only affects the order in which the application is considered. It does not determine whether or not an applicant will receive housing.
 2. It is not possible to estimate the length of time between application and availability of housing for a particular applicant.
 3. Applicants are notified in writing when identified preference points indicate availability of housing. Based upon the family's response, an application assessment will be scheduled to determine final eligibility.
- C. In the event that the preference points awarded to applicants are equal, then applicant that applied first would have a higher ranking for the award of a house.
- D. The San Pasqual Band of Mission Indians San Pasqual Housing and Community Development reserves the right to update and change as necessary the preference points and their weight.

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E. The following are the preference points for the SPHCD for consideration of PHOP housing:

Preference Description	Points
Enrolled Tribal Member: Enrolled member of the San Pasqual Band of Mission Indians, as determined by reference to the Tribal Enrollment or by Resolution of the Tribal Council.	5 points
1st Direct Descendant: First direct descendant of an enrolled member of the San Pasqual Band of Mission Indians, as determined by reference to the Tribal Enrollment or by Resolution of the Tribal Council.	3 points
Direct Descendant: Lineal descendant of an enrolled member of the San Pasqual Band of Mission Indians, as determined by reference to the Tribal Enrollment or by Resolution of the Tribal Council.	1 point
<p>Family Size/Size of House: Applicant family size fits the size of the house. If family size is smaller or bigger than the number of bedrooms, points will not be awarded.</p> <ul style="list-style-type: none"> - 2 bedrooms- Family size of 2-3 people; - 3 bedrooms- Family size of 4-6 people; - 4 bedrooms- Family size of 5-8 people; - 5 bedrooms- Family size of 6-10 people; - 6 bedrooms- Family size of 7-10 people 	5 points
<p>Down Payment: Applicant has down payment.</p> <ul style="list-style-type: none"> - 20% down: 5 points - 15% down: 4 points - 10% down: 3 points - 5% down: 2 points - 1% down: 1 point 	See schedule to left

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Preference Description	Points
<p>Credit Worthiness Preference: Applicant(s) with average credit score of three credit reporting agencies as follows:</p> <ul style="list-style-type: none"> - 800-750: 10 points - 749-700: 8 points - 699-650: 3 points - Below 650: 0 points 	See schedule to left
<p>Non-Homeowner: If the applicant(s) is not a current homeowner.</p>	2 points
<p>Over Income Qualified Applicant(s): If applicant(s) are over income and do not qualify for HUD assistance</p>	1 point
<p>Income: Applicant(s) income is three times the amount of the payment.</p>	3 point
<p>Current Housing Distress Preference: The current housing is unsafe, indecent or unsanitary, through no fault of the occupants. Before this preference point may be awarded, the Tribe shall inspect the home and certify a written description of the conditions that qualify the home for the preference.</p> <p>Or</p> <p>Involuntary Displacement Preference: The applicant has been displaced from housing, due to outside action such as demolition, re-occupation by owner, conversion, condemnation, or sale of the unit, and currently lacks permanent or long term housing. The displacement must be involuntary, that is, not due to any default of the applicant. For example, lease defaults, foreclosures, or failure to pay rent are considered to be fault of the applicant, regardless of the reason of the violation and will <u>not</u> receive a preference. Furthermore, this preference will <u>not</u> apply to persons whose current or</p>	1 points

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immediately prior residence is/was a family member.	
Active Military Personnel and Veteran Preference: Families with a head of household who is active military personnel OR families where the head of household, spouse, or co-head is veteran or survivor of a veteran who actively served in a branch of the United States Armed Services. The term survivor includes the spouse or widow of a veteran, unless remarried. A person who served in the military and was dishonorably discharged is not eligible for the veteran's preference.	1 point