

CENTRAL WISCONSIN COMMUNITY ACTION COUNCIL, INC

Adams-FRIENDSHIP GIFT OF YEARS APARTMENTS Two-bedroom units offering low-income housing.

Administrative Office
1000 Hwy 13
PO Box 430 Wisconsin Dells, WI 53965
Fax: 608.254.4327

Phone: 608.254.8353
Monica: 608-474-4190
monica@cwcac.org



Dear Applicant,

Thank you for your interest in our **Adams-Friendship Gift of Years Apartments**. Please complete the application and return to our office as soon as possible.

Completing the Application: Complete all forms, checking “**Yes**” or “**No**” on questions 1-24. Be sure to enter the gross amount of income/assets and the interest percentage on each question marked “**Yes**”. If you are unsure of the amounts, indicate “**Unsure**” of the amounts, indicate “**Unsure**” in that section. Each adult (18 or older) in the household must include their information and sign the forms before returning it to our office. On the Annual Student Certification form, please choose statement A, B, C, or D as one of these statements should describe your household.

Please note: The application and forms must be completed using a **black or blue pen only**. Pencils are not permitted. White-out is unacceptable. Should you make a mistake, simply draw a single line through the mistake and write the correction above. Then initial any changes.

Please include:

- | | |
|---|--|
| 1) A copy of your Social Security Benefit Letter; | 2) Child Support court orders; |
| 3) Child support payment stubs; | 4) Complete divorce decree (including marital property agreement); |
| 5) Employment information; | 6) Copy of property tax bill; |
| 7) Any other income or asset information. | 8) copy of driver’s license or state ID |

If you do not have a copy of your current Social Security Benefits letter, call the Social Security Administration office at (800) 772-1213 to request one.

In order to expedite the application process, include the last six (6) months of pay stubs and bank account statements. If applicable, also include a payroll summary report or employer notice/letter of hire/termination in order to verify employment information.

Application Process: Once your application is received, we will verify your income and assets, complete a background check and verify your rental history. At any time, you may be contacted to call your financial institutions to expedite this verification process.

Once your application has been processed, you will be notified of acceptance or denial. If your application is accepted and an apartment is not available, your name will be placed on our waiting list, unless you request its removal or you do not respond to our correspondence in a timely manner.

Disclaimer: Email is not a secure method of sending information. Since your application contains personally identifiable information, do not send it through email.

Once completed, send the **original application with original signatures** to P.O. Box 430, Wisc Dells, WI 53965.

If you would like to simply be added to our waiting list for future openings or have any questions, please call our office at (608) 254-8353.

Sincerely,

Central Wisconsin Community Action Council, Inc.

Central Wisconsin Community Action Council, Inc.

ADAMS-FRIENDSHIP GIFT OF YEARS APARTMENTS

Two bedroom units offering low-income housing.

Primary Applicant:

Name: _____ Male Female Other

Date of Birth: _____ Social Security Number: _____

Marital Status: Single (Never married) Engaged Married Divorced Separated Widowed, _____ date: _____

Other name(s) by which I have been known: _____

Other state(s) in which I have resided during the last 7 years (e.g. Michigan 2015-2019): _____

Secondary Applicant:

Name: _____ Male Female Other

Date of Birth: _____ Social Security Number: _____

Marital Status: Single (Never married) Engaged Married Divorced Separated Widowed, _____ date: _____

Other name(s) by which I have been known: _____

Other state(s) in which I have resided during the last 7 years (e.g. Michigan 2015-2019): _____

Telephone #: _____ Cell Phone #: _____

Email: _____

Current Physical Address: _____
Street Address City State Zip

Do you own this property? Yes No

If No, list name, address and telephone of Owner or Manager: _____

Mailing Address: _____
(If Different) Street Address City State Zip

Former Addresses: List below any former rental addresses within the past 10 years.
Attach additional sheet, if necessary.

<u>Rental Addresses:</u>	<u>Name, Address & Telephone of Owner or Manager:</u>
_____	_____
_____	_____

Other Household Members (Attach an additional sheet, if necessary.)

Gender Circle one.	Last Name	First Name & Middle Initial	Relation to Head of Household	Date of Birth	Social Security or Alien Reg. #	Marital Status
M F O						
M F O						
M F O						
M F O						
M F O						
M F O						

Do you expect any changes to the household in the next 6 to 12 months? ___ Yes ___ No

If yes, what changes?

Will you have 50% or more physical custody of any minor members of the household? ___ Yes ___ No

Emergency Contact: (The person to be notified in case of emergency.)

Name: _____ **Phone:** _____

Address: _____
Street Address City State Zip

Relationship: _____ **Password:** _____
Create a password to share with your emergency contact.

May we contact this person regarding financial and rental issues? ___ Yes ___ No

Do you require any special accommodations? ___ Yes ___ No

If yes, please explain: _____

Additional Questions: All questions below must be answered "Yes" or "No", with additional details provided if needed.

Have you or anyone else in your household ever been convicted of a felony? ___ Yes ___ No

If yes, for what? _____

Have you or anyone else in your household ever been evicted? ___ Yes ___ No

If yes, when: _____

Do you or anyone else in your household smoke cigarettes or cigars? ___ Yes ___ No

All of our apartments are non-smoking units. You must go off-site to smoke. If you do not agree to this, your application will be denied. Do you agree to this smoking policy? ___ Yes ___ No

Income Information: Identify each source and amount of income currently received by the household or that is anticipated to be received in the next 12 months. **Answer all 24 items by checking Yes or No.**

Yes or No		Source	Monthly Gross Income or Benefit Amount
1	<input type="checkbox"/> Yes	Employment: receiving wages, salary, overtime pay, commissions, fees, tip, bonuses, and/or other compensations. Name of Employer(s): _____	\$ _____
	<input type="checkbox"/> No		\$ _____
2	<input type="checkbox"/> Yes	Self-employment: Attach Schedule C, Form 1040 and most current tax returns. List nature(s) of self-employment: _____	\$ _____
	<input type="checkbox"/> No		\$ _____
3	<input type="checkbox"/> Yes	Social Security payments: including Social Security benefits, Supplemental Security Income (SSI), Disability benefits, Death benefits, and unearned income from family members ages 17 & under. List recipients(s) and source(s): _____	\$ _____
	<input type="checkbox"/> No		\$ _____
			\$ _____
4	<input type="checkbox"/> Yes	Unemployment benefits and/or Worker's Compensation	\$ _____
	<input type="checkbox"/> No		
5	<input type="checkbox"/> Yes	Veteran's Administration, GI Bill, or National Guard/Military Benefits/Income	\$ _____
	<input type="checkbox"/> No		
6	<input type="checkbox"/> Yes	Payments from trusts, annuities, inheritance, retirement funds, pensions, insurance policies, and/or lottery winnings. List sources: _____	\$ _____
	<input type="checkbox"/> No		\$ _____
7	<input type="checkbox"/> Yes	Alimony/spousal maintenance payments.	\$ _____
	<input type="checkbox"/> No		
8	<input type="checkbox"/> Yes	Income from real or personal property.	\$ _____
	<input type="checkbox"/> No		
9	<input type="checkbox"/> Yes	I am entitled to receive Child Support payments. If yes, attach a copy of the Child Support Order and answer the following: Child Support Court Order #: _____ County & State order was filed: _____	\$ _____
	<input type="checkbox"/> No		
10	<input type="checkbox"/> Yes	Public Assistance (Examples: TANF, AFDC, W2, Section 8 voucher) If yes , List Sources: _____	\$ _____
	<input type="checkbox"/> No		\$ _____
11	<input type="checkbox"/> Yes	Cash contributions of gifts on an ongoing basis from persons not living in the unit, including rent or utility payments.	\$ _____
	<input type="checkbox"/> No		
12	<input type="checkbox"/> Yes	Income from a source other than those listed above. If yes , list source(s): _____	\$ _____
	<input type="checkbox"/> No		

Asset Information: Identify each asset, its value, and interest rate currently held by the household.
Answer every question “Yes” or No” and provide the additional information, noting “Unsure” if you do not know the additional details. Attach an additional sheet, if necessary.

Yes or No		Source	Cash Value/ Balance	Interest Rate
13	<input type="checkbox"/> Yes	Checking account(s): If yes, list bank(s): _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
14	<input type="checkbox"/> Yes	Savings account(s): If yes, list bank(s): _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
15	<input type="checkbox"/> Yes	Certificate of Deposit (CD) or Money Market account(s) If yes , list source(s)/bank(s): _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
			_____	\$ _____
16	<input type="checkbox"/> Yes	IRA/Lump Sum Pension/Retirement/Keogh/401(K) accounts(s), etc. If yes , list source(s)/bank(s): _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
17	<input type="checkbox"/> Yes	Life insurance policy. If yes, how many: _____ If yes , list source(s)/bank(s): _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
18	<input type="checkbox"/> Yes	Revocable, irrevocable and/or Funeral Trust(s) _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
19	<input type="checkbox"/> Yes	Stocks. If yes , list source(s)/bank(s): _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
20	<input type="checkbox"/> Yes	Bonds and/or treasury bills. Attach a copy of each bond/treasury bill. If yes , list source(s)/bank(s): _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %
21	<input type="checkbox"/> Yes <input type="checkbox"/> No	More than \$1,000 cash on hand (that cannot be verified through a financial institution).	\$ _____	_____ %
22	<input type="checkbox"/> Yes	Items held as an investment (e.g. antique car, coin collection, safe deposit box contents, etc.) If yes , list source(s)/bank(s) _____	\$ _____	_____ %
	<input type="checkbox"/> No		_____	_____ %

Yes or No		Source	Cash Value/ Balance	Interest Rate
23	<input type="checkbox"/> Yes	Have you ever owned a home, mobile home, and/or real estate? If yes , how long ago? _____ If you sold the property within the last two years, provide the closing statement of sale and property tax bill and write the amount of money you received from the sale to the right. If you still own the property and it is on the market with a buyer, provide the offer to purchase document and property tax bill and write the amount of current offer to the right. If you still own the property and it is on the market with no buyer, provide the listing contract and property tax bill and write the listing price to the right. If you still own the property and it is not on the market, provide the property tax bill and write the estimated fair market value to the right.	\$ _____	
	<input type="checkbox"/> No			
24	<input type="checkbox"/> Yes	Other assets than those listed above. If yes , list the type of asset(s) and source(s): _____ _____	\$ _____	_____ %
	<input type="checkbox"/> No			

Divestiture of Assets

Has your household disposed of any assets (sold and/or given away) over the last two years in excess of \$1,000?

Choose Statement 1 or Statement 2:

- _____ Under penalty of perjury, I certify that I/We have not sold or given away assets (including cash, real estate, etc.) for less than fair market value during the past two years.

If statement 1 is selected, skip questions a-f.

- _____ I/We have sold or given away assets (including cash, real estate, etc.) for less than fair market value during the past two years

If statement 2 is selected, complete questions a-f.

- Describe asset that was disposed of:

- When was the asset disposed? _____

- What was the fair market value of this asset at the time of disposal? _____

- What was the gross amount received for this asset? _____

- How was the fair market value of this asset determined? Attach documentation.

- Any other details: _____

Further Details Table:

For every item check "Yes" under Income Information and Asset Information (pages 3-5), provide the following information.

Item #	Name of Household Member	Name of company, financial institution or source of income/asset	Mailing address, phone #, and fax number of company/ financial institution/ source

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Conflict of Interest Policy

Purpose: The purpose of this policy is to help manage those situations where Conflicts of Interest arise within the HOME housing program governed by the State of Wisconsin. The goal of this policy is to ensure fair and equitable treatment for all program eligible participants.

Application Requirements: The Conflict of Interest provisions apply to anyone who participates in the rental housing decision-making process or who gains inside information with regard to housing activities. Such individuals are, but not necessarily limited to rental staff; CWCAC Board Members; members of their immediate families; and business associates of those listed above.

The requirements prohibit any such individuals from benefiting from their position personally, financially or through the receipt of special benefits other than payment of their salary and/or appropriate administrative expenses. This does not prevent staff, Board Members their family members, and/or business associates from receiving housing benefits for which they qualify as low-income individuals, if not in violation of State Laws.

Conflict of Interest: A Conflict of Interest may occur when an employee of CWCAC, a member of the CWCAC's Board of Directors, or an immediate relative of an employee or Board Member is selected to receive assistance through CWCAC's rental HOME programs.

Definitions:

"Immediate family" is defined as a parent, spouse, child, sister, brother, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, grandparents of the employee or his/her spouse, and grandchildren of the employee, or "foster" or "step" situations within these relationships.

HUD Approval: If the person receiving assistance is of low-income and they qualify for eligibility, admission and occupancy, only public disclosure and HUD notification is required per CFR 1000.30(b). An example of a situation requiring HUD approval for an exemption of the Conflict of Interest provision would be a housing assistance to a CWCAC staff member who meets the eligibility criteria of HOME.

Public Disclosure:

CWCAC shall make public disclosure of the nature of assistance to be provided and the specific bases for selection of that person. A copy of the disclosure shall be provided to the Division of Housing for approval before assistance is provided.

Previously Admitted Recipients:

Recipients should identify any Conflict of Interest for participants previously admitted that have not been properly reported. The necessary action should immediately be taken to make these Conflicts of Interest public and report them to the State.

By signing this document, I hereby certify that to my knowledge there exists no Conflict of Interest, as defined above, between myself or anyone in my household and CWCAC.

Signature

Date

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Release of Information Authorization and Certification

Landlord: I hereby authorize the release of the requested information pertaining to my rental history with my landlord(s). There are circumstances which would require the owner to verify information that is up to five years old, which would be authorized by me on a separate consent attached to a copy of this consent.

Credit Check: I acknowledge that the owner or owner's agent will request a consumer credit report from the Trans Union Credit Reporting Agency to evaluate my qualifications as a potential tenant.

Income and Assets: In order to comply with federal regulations requesting verification on all income, including unemployment compensation benefits, assets, and allowances for residents of tax credit and affordable housing programs, please complete the attached information and return to the above address. I/We hereby authorize release of any information requested by CWCAC Inc., their subsidiaries, or managing agents regarding my/our income, assets, allowances, credit history, and rental history. I/We understand and agree that photocopies of this authorization may be used for the purpose stated above.

Certification: I/We certify that the information given on household composition, income, net family assets, and allowance and deductions, as well as all other information provided is accurate and complete to the best of my/our knowledge and belief. I/We understand that false statements of information are grounds for termination of housing termination of tenancy and/or retroactive rent increases.

I/We acknowledge that by providing CWCAC Inc. my/our emergency contact information, CWCAC Inc. is allowed to discuss my/our tenancy status with those I/we have listed.

Under penalties of perjury, I certify that the information present on this form is true and accurate to the best of my/our knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information will result in the denial of application or termination of the lease agreement. All of the information contained herein will be verified. A background check, credit check, and third party verifications with financial institutions and/or other organizations or business including Unemployment Compensation noted in this application or any material provided by you will be completed to verify the information. Previous landlords may be contacted to verify your tenancy. To facilitate these verifications, by signing below, you hereby give your permission to complete said verifications. This permission will expire 13 months from the date of the signature.

Applicant Signature(s):

X	Date	Social Security Number
X	Date	Social Security Number

The above named organization, its subsidiaries or managing agents may obtain information regarding my income, assets, expenses prior housing, and household status for purposes of determining my eligibility for participation in the following affordable housing programs: Low Income Housing Tax Credit Program-Section 42; HUD Housing Assistance Payments Program-Section 8, RECD Rental Assistance Program-Section 515, WHEDA-HOME Program, USDA-Housing. The information obtained will only be used for determining eligibility in said programs and will be kept confidential and not released outside of this scope. This release of information will expire thirteen (13) months from the date of signature.

CWCAC Inc. does not discriminate on the basis of handicapped status in the admission or access to, or treatment or employment in, its federally assisted programs and activities.

Power of Attorney: If you have given power of attorney to someone to represent you in financial matters, have them **sign below and attach a copy of the Financial Power of Attorney document** to this form. If the person is only a health power of attorney, do not sign below and do not include a copy of the Power of Attorney document.

Name of Power of Attorney (printed): _____

Power of Attorney Signature: _____ **Date:** _____

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STUDENT STATUS AFFIDAVIT

Must be completed by each household.

Applicant/Resident: _____ **Date:** _____

Property/Unit # Adams Friendship Gift of Years Apartments **Unit#:** _____

This rental community has received funding from a program, which does not generally allow occupancy by households comprised entirely of full-time students. The following information is requested as part of the household qualification process. Please mark the applicable item(s).

Household contains at least one occupant who is **not** a student and has **not** been/will **not** be a student for five months or more out of the current and/or upcoming calendar year (months need to be consecutive).

- A. _____ If this item is checked, no further information is needed. Sign and date below.
- B. _____ I anticipate enrolling as a student in the upcoming certification year.
- C. _____ I am a part-time student and expect to remain a part-time student in the upcoming certification year.
- D. _____ I am a full-time student and offer the following explanation for eligibility consideration:
1. _____ I am married and filing a joint federal tax return with my spouse.
 2. _____ I am a single parent with a minor child (ren) and I am not dependent of someone else NOR is my child (ren) a dependent of someone other than his/her parent.
 3. _____ I receive Temporary Assistance for Needy Families (TANF) payments or other benefits under Title IV of the Social Security Act (W2, MFIP, etc.).
 4. _____ I am enrolled in a job-training program receiving assistance under the Job Training Partnership Act (JTPA) or other similar federal, state or local program.
 5. _____ I or another student household member was previously under foster care within 5 years of the effective date of this income certification.
 6. _____ There is a non-full time student living in the household including infants and children not yet school age.

Under penalty of perjury, I certify that the information presented in this affidavit is true and accurate to the best of my knowledge. The undersigned further understands that proving false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement. I will provide proof of credit hours or other documentation that may require for each school term during my occupancy of a unit at this rental community.

Applicant/Resident Signature

Date

Owner Representative

Date

Central Wisconsin Community Action Council, Inc.

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1000 Hwy 13
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Non-Employment Affidavit

Our apartment community provides affordable housing under Section 42 of the Internal Revenue Code. Households are required to disclose their employment status and future intentions for purposes of determining income eligibility.

The U.S. Government requires the following:

- All questions must be answered or, if information must be changed, strike-through and initial change.
- If a question does not apply, put "N/A". Signature and date of person completing this form is required.
- If uncertain, use best available information.

Check Statement 1, Statement 2, or Statement 3:

- _____ 1. I am permanently retired.
- _____ 2. I am currently unemployed and I do not intend to become employed in the next 12 months*, due to _____

***If you checked Statement 2, check either a, b, or c below:**

- _____ a. I am currently receiving unemployment benefits.
- _____ b. I am currently receiving, but do not anticipate receiving, unemployment benefits.
- _____ c. I am not currently receiving, and do not anticipate receiving, unemployment benefits.
- _____ 3. I am not currently employed but I am seeking to be employed within the next 12 months.

By signing below, I certify the above representations to be true as of the date shown below. I further understand and agree that any misrepresentation herein will be considered a material breach of my lease agreement and could lead to eviction, financial and other penalties. Prior to move in, I will notify management of any changes to these circumstances.

Signature

Date

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Our apartment community provides affordable housing under Section 42 of the Internal Revenue Code. Households are required to disclose their employment status and future intentions for purposes of determining income eligibility.

The U.S. Government requires the following:

- All questions must be answered or, if information must be changed, strike-through and initial change.
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- _____ a. I am currently receiving unemployment benefits.
- _____ b. I am currently receiving, but do not anticipate receiving, unemployment benefits.
- _____ c. I am not currently receiving, and do not anticipate receiving, unemployment benefits.
- _____ 3. I am not currently employed but I am seeking to be employed within the next 12 months.

By signing below, I certify the above representations to be true as of the date shown below. I further understand and agree that any misrepresentation herein will be considered a material breach of my lease agreement and could lead to eviction, financial and other penalties. Prior to move in, I will notify management of any changes to these circumstances.

Signature

Date

Race and Ethnic Data Reporting Form

U.S. Department of Housing and Urban Development
Office of Housing

OMB Approval No. 2502-0204
(Exp. 06/30/2017)

AF Gift of Years Apts

Name of Property	Project No.	Address of Property
Central WI Community Action Council, Inc.		Section 42-LIHTC
Name of Owner/Managing Agent		Type of Assistance or Program Title:

Name of Head of Household	Name of Household Member
----------------------------------	---------------------------------

Date (mm/dd/yyyy): _____

Ethnic Categories*	Select One
Hispanic or Latino	
Not-Hispanic or Latino	
Racial Categories*	Select All that Apply
American Indian or Alaska Native	
Asian	
Black or African American	
Native Hawaiian or Other Pacific Islander	
White	
Other	

***Definitions of these categories may be found on the reverse side.**

There is no penalty for persons who do not complete the form.

Signature

Date

Public reporting burden for this collection is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits and voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is authorized by the U.S. Housing Act of 1937 as amended, the Housing and Urban Rural Recovery Act of 1983 and Housing and Community Development Technical Amendments of 1984. This information is needed to be in compliance with OMB-mandated changes to Ethnicity and Race categories for recording the 50059 Data Requirements to HUD. Owners/agents must offer the opportunity to the head and co-head of each household to "self certify" during the application interview or lease signing. In-place tenants must complete the format as part of their next interim or annual re-certification. This process will allow the owner/agent to collect the needed information on all members of the household. Completed documents should be stapled together for each household and placed in the household's file. Parents or guardians are to complete the self-certification for children under the age of 18. Once system development funds are provided and the appropriate system upgrades have been implemented, owners/agents will be required to report the race and ethnicity data electronically to the TRACS (Tenant Rental Assistance Certification System). This information is considered non-sensitive and does not require any special protection.

Instructions for the Race and Ethnic Data Reporting (Form HUD-27061-H)

A. General Instructions:

This form is to be completed by individuals wishing to be served (applicants) and those that are currently served (tenants) in housing assisted by the Department of Housing and Urban Development.

Owner and agents are required to offer the applicant/tenant the option to complete the form. The form is to be completed at initial application or at lease signing. In-place tenants must also be offered the opportunity to complete the form as part of the next interim or annual recertification. Once the form is completed it need not be completed again unless the head of household or household composition changes. There is no penalty for persons who do not complete the form. However, the owner or agent may place a note in the tenant file stating the applicant/tenant refused to complete the form. **Parents or guardians are to complete the form for children under the age of 18.**

The Office of Housing has been given permission to use this form for gathering race and ethnic data in assisted housing programs. Completed documents for the entire household should be stapled together and placed in the household's file.

1. The two ethnic categories you should choose from are defined below. You should check one of the two categories.
 1. **Hispanic or Latino.** A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term "Spanish origin" can be used in addition to "Hispanic" or "Latino."
 2. **Not Hispanic or Latino.** A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
2. The five racial categories to choose from are defined below: You should check as many as apply to you.
 1. **American Indian or Alaska Native.** A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
 2. **Asian.** A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam
 3. **Black or African American.** A person having origins in any of the black racial groups of Africa. Terms such as "Haitian" or "Negro" can be used in addition to "Black" or "African American."
 4. **Native Hawaiian or Other Pacific Islander.** A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
 5. **White.** A person having origins in any of the original peoples of Europe, the Middle East or North Africa.