



Grand Traverse Band of Ottawa and Chippewa Indians

Housing Department IX
2605 N. West Bay Shore Drive
Peshawbestown, MI 49682
Office: (231) 534-7800 Fax: (231) 534-7025



DOWN PAYMENT ASSISTANCE PROGRAM

Dear Applicant,

Before you submit your request for Down Payment Assistance, we suggest that you review the following checklist to be sure that you have submitted copies of all necessary documents. This will help ensure consideration as a complete application.

- Attend Pathways Home Class.
- Down Payment Assistance Application.
- Authorization for Release of Information.
- Copy of Tribal ID cards.
- Reside in the six-county service area.
- The 4 most current income check stub(s) for all family members within the household.
- The most current tax returns/W-2's for all family members within the household.
- All other applicable forms of income for all family members within the household, which may include but is not limited to, child support, unemployment, social security, or pension benefits.
- Purchase Agreement.
- All other applicable documents as stated in the rules and regulations.
- Check will be released at closing.

Tribe can assist with down payment money to buy a new home, stick built home, single and doublewide mobile or manufactured and modular homes.

Land contract and Lease with option to purchase are not eligible.

Sincerely,

GTB Housing



Down Payment Assistance Application

A. Applicant Information

Name _____
Last
First
Middle
Maiden (if any)

Current Address _____

_____ Zip _____ Phone _____

Date of Birth _____ SS # _____

Tribe _____ Roll # _____

Marital Status Married Single Widowed Other _____

B. Family Information

List all other persons living in household on a permanent basis.

NAME	Date of Birth	SS #	Relationship	Roll #

C. Income Information

Please provide all proof of income for the applicant and all permanent family members at least 18 years of age who are listed under Section F and have earned income. Provide copies of income tax returns, W-2 forms, Per Capita, Trust fund distributions, wage/check stubs, social security award letters, etc. for verification.

D. Housing Information

Address/location of the house to be constructed or purchased _____
_____ Zip _____

Is electricity available? Yes No Number of bedrooms _____

Type of sewer system: City Sewer Water source: City Water
 Septic Tank Private Well

E. Land Information

Do you or will you own the land in which you wish to build/purchase this home? Yes No
If no, please provide name and address of owner(s) _____

What is the current status of the land: Fee Simple (most common) Tribal Trust Land
 Other (please describe) _____

If you do not own the land, do you have: Leasehold Interest Use Permit
 Indefinite assignment or joint ownership (Please explain)

F. General Information

Have you or anyone in your household ever received Emergency Home Repair? Yes No
If yes, please provide amount received, year and location _____

Do you currently own a home? Yes No
If yes, will it remain your permanent and legal residence _____
(please explain) _____

Have you owned a home in the past five (5) years? Yes No

G. Applicant Certification

Read this certification carefully before you sign and date your application in ink.

I certify that all of the information given on this application is true, complete and correct to the best of my knowledge and belief, and they are made in good faith. This certification is made with the knowledge that the information will be used to determine eligibility to receive financial assistance. I further understand that misrepresentation of facts constitutes fraud and could render me ineligible for financial assistance.

Applicant's Signature _____ Date _____

Spouse's Signature (if applicable) _____ Date _____



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AUTHORIZATION FOR RELEASE OF INFORMATION

PURPOSE: The Grand Traverse Band Housing Department may use this Authorization and the information obtained with it to administer and enforce Tribal and Federally subsidized Housing program rules and policies.

PROGRAMS COVERED:

1. Rental Housing (Single Family, NAHASDA Elderly, Section 515)
2. Homeownership Programs (Mutual Help & Tax Credit)
3. Rental Assistance (Formerly Section 8/Voucher)
4. HUD Section 202 Elderly Rental
5. Emergency Housing Shelter
6. Housing Department Loan Programs
7. Federal Loan & Loan Guarantee Programs (VA, HUD Sec 184, Rural Development Section 502, 504 & RNAP)
8. Down Payment Assistance Program

AUTHORIZATION: I, authorize the release of any information, including documentation and other material pertinent to eligibility for participation under any of the above named programs. Additionally, I authorize the Grand Traverse Band Housing Department to obtain information about me or my family that is pertinent to eligibility for participation in any of the above named programs.

INFORMATION COVERED: Inquires may be made and information provided on the following:

W-2 Payments	G.A.P. Payments	Federal, State, Tribal or Local Benefits
Credit History	Criminal Activity	Family Composition
Medical Expenses	Identify Martial Status	Employment, Pensions and Assets
Social Security Numbers	Child Care Payments	Handicapped Assistance Expenses
Residents Rental History	Unemployment Compensation	Wages
Loan Paperwork (all types)	Mortgage Loan Approvals	Foreclosure Notices (on Loans)
Delinquency Notices (on Loans, Rent, Utilities, etc.)		

INDIVIDUALS OR ORGANIZATIONS THAT MAY RELEASE INFORMATION: Any individual or organization, including any governmental organization, may be asked to release information. Examples of such agencies/organizations are:

Financial Institutions (all types)	Welfare Agencies
Tribal/County/State/Federal Courts	Law Enforcement Agencies
Credit Bureaus	Employers (Past/Present)
Landlord(s) (Past/Present)	Schools and Colleges
U.S. Social Security Administration	U.S. Dept. of Veterans Affairs
Utility Companies	U.S. Dept. of HUD
Bureau of Indian Affairs (BIA)	U.S. Dept. of AG, Rural Dev.

PROVIDERS OF:

Alimony, child care, credit, child support, medical care, handicapped assistance, Pension, Annuities

CONDITIONS: I, agree that photocopies of this authorization may be used for the purpose stated above. I also understand that if I do not sign this authorization for the release of information, I can be denied eligibility for Tribal and/or Federal Housing Assistance.

(Head of Household Signature)

_____/_____/_____
(Social Security Number)

(Date)

(Spouse / Friend / Significant Other Signature)

_____/_____/_____
(Social Security Number)

(Date)

(Other Household Member - over 18 years of age -Signature)

_____/_____/_____
(Social Security Number)

(Date)

(Other Household Member - over 18 years of age -Signature)

_____/_____/_____
(Social Security Number)

(Date)



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NAHASDA DOWN PAYMENT ASSISTANCE PROGRAM

The Grand Traverse Band of Ottawa and Chippewa Indians Housing Department created the NAHASDA Down Payment Assistance Program in response to Membership desires to become homeowners. The program provides financial assistance to help income qualifying enrolled Grand Traverse Band of Ottawa and Chippewa Indians Tribal members who wish to purchase or build their own homes. The program is limited to the six-county area (Antrim, Benzie, Charlevoix, Grand Traverse, Leelanau and Manistee Counties) as recognized by the Secretary of Housing and Urban Development. The funding is available for use on Tribal owned land and Fee Simple land.

NAHASDA is the acronym for the Native American Housing Assistance and Self-Determination Act of 1996 (P.L. 104-330). NAHASDA receives its funding through an annual appropriation by Congress and administered through the Office of Native American Programs of the Department of Housing and Urban Development. This Down Payment Assistance Program is required to meet all provisions of the Act, which includes the income guidelines as defined in the Act.

Income Guidelines for 2010

Family Size	1	2	3	4	5	6	7	8
Maximum Income	\$37,050	\$42,350	\$47,650	\$52,900	\$57,150	\$61,400	\$65,600	\$69,850

Low-Income Family-

The term "Low-Income Family" means a family whose income does not exceed 80 percent of the median income for the area, as determined by the Secretary of HUD with adjustments for smaller and larger families, except that the Secretary, for the purpose of this paragraph, may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of findings of the Secretary or the agency that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes.

PLEASE NOTE THAT NAHASDA DOES INCLUDE ALL SOURCES OF INCOME, WHICH INCLUDES PER CAPITA FOR THE PURPOSE OF ELIGIBILITY DETERMINATION.

MEDIAN INCOME-

The term "Median Income" means, with respect to an area that is an Indian area, the greater of-

- A) The median income for the Indian area, which the Secretary shall determine, or
- B) The median income of the United States.

The Grand Traverse Band is permitted to use the Median Income for Leelanau County as baseline income for all NAHASDA eligible activities within the six-county service areas.

RULES AND REGULATIONS

The following rules and regulations apply to the Grand Traverse Band of Ottawa and Chippewa Indians NAHASDA Down Payment Assistance Program. It is important to note that the financial assistance provided under this program is a grant.

Regulation #1 The NAHASDA Down Payment Program is limited to income eligible enrolled Tribal members purchasing or building a home within the six-county service area of the Tribe.

Regulation #2 Applicants must complete the Tribal Down Payment Assistance application and provide all required documentation 10 days before the anticipated closing date of the proposed transaction. The Tribal member and or their Lender are to provide a copy of the following documents:

- 1) Tribal ID;
- 2) Proof of Income to verify NAHASDA eligibility;
- 3) Mortgage commitment letter;
- 4) Good Faith Estimate;
- 5) Copy of the Purchase and Sales Agreement;
- 6) Appraisal;
- 7) Truth in Lending Statement;*
- 8) HUD One Settlement Statement detailing all associated costs of the transaction;*
- 9) Final Loan Application;*
- 10) Copy of the Note and Mortgage;*
- 11) Copy of the Warranty Deed from the Title Company indicating clear ownership to the property;*
- 12) Copy of proof of Homeowner's Insurance;
- 13) Satisfactory Home Inspection Report from a Certified Home Inspector (if home is not a brand new build);
- 14) Satisfactory completion of the Pathways Home Homebuyer Education Course.

Copies of these documents may be obtained by the Lender Liaison on the day of closing.

If the transaction is a cash purchase that does not include lender financing, the Tribal member must provide items 1, 2, 5 and items 11-14 from the list above before a check will be issued to the Closing Agent.

All checks will be made payable to the Settlement Agent/Lender and the tribal member. Lender Liaison will attend closing and bring funds at that time.

Regulation #3 The program is limited to First-Time Homeowners. The term "First Time Homeowner" refers to an individual that has not owned or held a leasehold interest in real property within the most recent five-year period. Members who have owned a singlewide mobile/manufactured home may be eligible for assistance provided they no longer hold the title to the

mobile/manufactured dwelling. Applicants are ineligible if they have received Down Payment Assistance through another Tribal program in the past. Members are limited to one **(LIFETIME)** Down Payment Assistance Grant per head of household from any of the Tribal sponsored Down Payment Assistance Programs (RAO, NAHASDA and any future programs).

- Regulation #4 This assistance is to purchase or build an Owner Occupied Residence only, i.e., the dwelling acquired must be the Member's legal and permanent domicile.
- Regulation #5 The program is limited to structures that have a minimum width of 24 feet and total square footage in excess of 800 square feet.
- Regulation #6 The Down Payment Assistance Program is a grant; however the recipient must retain ownership interest in the property for a minimum period of ten years. Should the Member sell his/her ownership interest in the property before the expiration of the ten-year retention period without investing the proceeds in a new dwelling, he/she must repay the grant based on a level payment declining balance. Ten percent of the repayment amount is forgiven annually.
- The grant is forgiven over the life of the mortgage and/or holding period of the home, whichever is longer. This provision addresses any potential tax liability that may be imposed by the IRS at a later date.
- Regulation #7 Recipients of the NAHASDA Down Payment Assistance are not eligible for the RAO Down Payment Assistance Program and prohibited from applying for the Grand Traverse Band of Ottawa and Chippewa Indians Home Repair Program for a period of five years from the settlement date.
- Regulation #8 New construction applications - the plans and specifications must be reviewed by the Lender, and meet or exceed the International Building Codes and/or applicable Tribal Building Codes. During construction, the building inspector must certify that construction methods and techniques used when building the dwelling are consistent with the approved plans and specs. Fee Simple transactions must comply with all applicable local zoning and building codes.
- The NAHASDA Down Payment Assistance Program is intended for the benefit of income qualified enrolled Tribal members, therefore all mortgage lenders, banks and finance companies participating in this program must agree to comply with the Tribe's Anti-Predatory Lending Policy. Any lender found to be in violation of this policy will be prohibited from participating in Tribal sponsored programs.



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RAO Down Payment Assistance Program

More and more Grand Traverse Band of Ottawa and Chippewa Indians members are becoming eligible for loans from banks and mortgage companies to buy or build their own homes, yet still need financial assistance to complete the loan transaction. This program would make financial assistance available to those Grand Traverse Band of Ottawa and Chippewa Indians Tribal members who wish to become homeowners.

The Tribe recognizes the need to establish the Down Payment Assistance Program and will provide financial assistance to those enrolled Grand Traverse Band of Ottawa and Chippewa Indians Tribal members who wish to buy or build their own homes, whether on Tribally owned land or fee simple properties and permanently live in the six county service area.

RULES AND REGULATIONS

Regulation #1: The Down Payment Assistance Program will serve enrolled Grand Traverse Band of Ottawa and Chippewa Indians Tribal members who reside in the six-county service area for a home that is located within the service area.

Regulation #2: An application must be filed with the Grand Traverse Band of Ottawa and Chippewa Indians Housing Department before any action can be taken on requests for assistance and meets minimum property standards as set by: Local and Tribal regulations on building codes and minimum health and safety standards.

- Proof of all household income must be provided.
- Copy of the executed purchase and sales agreement.
- Copy of the Warranty Deed from the Title Company indicating clear ownership to the property.
- Copy of a lease from the Tribe must be furnished if the applicant lives on Tribal land.
- A satisfactory Home Inspection Report from a Certified Home Inspector and a copy of the mortgage appraisal of the home must be submitted to the Grand Traverse Band of Ottawa and Chippewa Indians Housing Department before the Tribe releases financial assistance.
- Copy of settlement statement.
- Proof of Grand Traverse Band of Ottawa and Chippewa Indians membership must be furnished.

Regulation #3: The Grand Traverse Band of Ottawa and Chippewa Indians allows for applications for singlewide mobile/manufactured homes that are in livable, clean and safe condition, to be funded from this program.

- 1) A Certified Home Inspector must inspect the home.
- 2) The home cannot be more than ten (10) years old.
- 3) The Tribal Member must contact a Certified Housing Inspector to verify that the home they wish to buy meets minimum health and safety standards as well as all prevailing codes.
 - a) Inspection sheet must accompany the check request.

Regulation #4: A maximum of 10% of the total cost of the home, or \$5000.00, whichever is less, is available for Tribal Members wishing to buy their own homes.

Regulation #5: The Down Payment Assistance is paid to one Declared Head of Household on a Declared Permanent Residence. (Down Payment can only be allowed for one Head of Household.).

Regulation #6: Once the home is purchased and closing has taken place, the Tribal Member will not be eligible to access the Grand Traverse Band of Ottawa and Chippewa Indians Tribal Home Repair Program for a period of five (5) years.

Regulation #7: The Down Payment Assistance Program is available on a "One Time Only Basis" for the declared Head of Household.

- 1) Previous Down Payment recipients are not eligible for this program.
- 2) Tribal Members cannot access more than one Down Payment Program to qualify for home financing.

Grantee understands that the grant is made subject to all the regulations now, or in the future, written by the Grand Traverse Band of Ottawa and Chippewa Indians Housing Department and the regulations adopted by the Tribal Council. Last revision was in July 2003.