



DOWN PAYMENT GUIDELINES

PROGRAM DESCRIPTION

This program provides up to \$10,000 for eligible tribal members towards homeownership. This award is to be used as a down payment for the purchase of a single-family home in standard or better condition or toward the build of a new single-family home.

- Households may only receive one grant per three (3) year period. The Down Payment awards are based on a first come, first served basis, approval is received only when all program information is received and awards distributed until funds are depleted for this program.

ELIGIBILITY REQUIREMENTS

- The Applicant must be an adult, enrolled PBPB tribal member.
- Applicant must not have any past due debts owed to PBPB or the PBPBHD.

APPLICATION REQUIREMENTS

- Copy of Applicant's Tribal Enrollment Card
- Copy of Applicant's Social Security Card
- Copy of current earned/unearned household income. Applies to any household member 18 and older.
- Verification of Per capita payments (may be obtained through the Per capita Office)

PROGRAM REQUIREMENTS

- The Applicant(s) must obtain own financing.
- The Applicant(s) household annual gross income must be adequate to support a mortgage payment, taxes, insurance, and maintenance.
- Applicant(s) will be required to participate in an approved homebuyer education program prior to commitment of the award or loan.
- Applicant(s) will be required to submit a copy of their Closing Statement upon final close of the home. **Failure to provide a Closing Statement will prevent the applicant from receiving any future assistance.**
- The home to be purchased must be used as the Applicant's primary residence.
- The home to be purchased must be located within the United States.
- The home to be purchased must be located on land zoned for residential purposes and must meet all tribal, state and local construction and placement specifications applicable for the area in which it will be located.
- The home to be purchased must be in standard or better condition and meet inspection requirements of the Applicant's lender.
- If the home to be purchased was built prior to 1978, it will require a Lead Based Paint Inspection. The Applicant/Homebuyer has the right to waive this inspection and must sign a Disclosure of Information and Acknowledgement of Lead Based Paint and/or Lead Based Paint Hazards and must submit a copy of the signed waiver to the Programs Specialist.
- All Lead Based Paint Inspections must be performed by a certified Lead Based Paint Inspector and verification of certification must be submitted. Home inspections do not qualify.
- Properties which are ineligible for this award include:
 - Vacant land on which no house is immediately planned to be constructed or utilities not established
 - Homes which are in less than standard condition
 - Rental or commercial property
 - Mobile homes or travel trailers
 - "Tiny Homes"
 - Rent to own or Lease Purchase
 - Homes that have already been purchased & closed

PRIORITY ASSIGNMENT

Priority assignment for the Down Payment Program will be based on the time and date application is received and processed in the order in which it is received. This program does not recognize Housing Emergencies of any kind NO EXCEPTIONS. For the purposes of all NAHASDA Housing, preferences shall be as follows:

- Applicant or Co-Applicant is an enrolled Prairie Band Potawatomi National Tribal member 18 years or older.
- Applicant family whose head of household is an enrolled member of any federally recognized tribe.
- Applicant non-Indian family determined to be eligible to receive assistance.

PROGRAM TERMS AND CONDITIONS

- Applications will not be processed until all application requirements are received.
- The income limit for households applying for low-income assistance is 80% of the area median income adjusted for household size. The U.S. Department of Housing and Urban Development User Guidelines are used to determine the median household income. Households applying for assistance not within “low-income” guidelines will be considered “over-income” and will be subject to the same median income limit to verify household income and assistance amount.
- Applicants who meet the eligibility requirements may receive one Down Payment award per household and may not be combined with any other grant or award.
- Approved Applicants will not be eligible to apply for assistance again for three (3) years from the date of closing of their recently purchased home. Awards include:
 - Renovation & Repair Grant from PBPB
 - Down Payment Grant from PBPB
 - Rental Assistance Grant from PBPB (National Programs)
 - BIA HIP Grant (Category B or C, depending on the year received) of more than \$5,000.
- The Down Payment awards are based on a first come, first served basis.
- Official Sales Contracts and/or Purchase Agreements will only be accepted from Financers or Leasing Agents. Copies will not be accepted from the Applicant or Co-Applicant.
- The Tribal Member must be listed on ALL Sales Contracts for the purchase of the home.
- The recipient of this award is required to contribute \$1,000 of personal earnest money. Payment must be paid directly to the Lending/Mortgage/Title Company, or appropriate third party closing agent *prior* to the time of closing. Only a receipt of that payment from the Lending/Mortgage/Title Company, or appropriate third party closing agent, may be submitted to the Programs Specialist. Copies of your check sent in by the recipient are not acceptable.
- The award monies will be paid directly to the Lending/Mortgage/Title Company or appropriate third party closing agent. The recipient is required to notify the Programs Specialist within at least **two weeks prior** to the closing date and supply the information needed to submit payment for final processing. The award will then be issued in the form of a wire transfer once the recipient has met all of the program guidelines.
- Any new contractor, vendor, or recipient is required to provide a W9 form according to the Internal Revenue Code 6109. Failure to furnish this information, payments will not be released and are subject to up to a 30% backup withholding or penalty.
- Purchase commitments must be made within 90 days from the date of receipt of your application.
- This is a gift. No fees or other fees will be added for gift funds.
- The entire gift needs to be applied towards the down payment.
- Nothing will be filed in regards to your loan on behalf of the PBPB or PBPBHD
- If the recipient of this award sells the home within three (3) years from the completion date, the recipient will be required to reimburse the PBPB a prorated amount contingent upon the date the home is sold. The prorated amount will be determined by PBPB at their discretion.
- There are no Per Cap loans or loans within the Nation to apply to Down Payment.
- All rules and regulations of the Davis-Bacon Act of 1931 will be enforced and apply.
- All applicants may be subject to an Environmental Review in compliance with CFR § 58.
- The 2017 Down Payment Guidelines cease all previous Down Payment Guidelines.



Office of National Programs

Down Payment Application

Applicant Information

Last name:		First name		Maiden name:	
Current street address			Mailing address		
City:		State:		ZIP Code:	
County:		Primary phone:		Work phone:	
Prairie Band Potawatomi Nation Roll # OR Tribal Roll # (enclose a copy of your card)		Date of birth:	Age:	SSN: (enclose a copy of your card)	
Marital status:	Single_____	Married_____	Widowed_____	Other_____	
Email: (Printer is needed to receive correspondence)					

Co-applicant Information

Last name:		First name		Maiden name:	
Current street address			Mailing address		
City:		State:		ZIP Code:	
County:		Primary phone:		Work phone:	
Prairie Band Potawatomi Nation Roll # OR Tribal Roll # (enclose a copy of your card)		Date of Birth:	Age:	SSN: (enclose a copy of your card)	
Marital status:	Single_____	Married_____	Widowed_____	Other_____	
Email: (Printer is needed to receive correspondence)					

Household information

Name:	DOB:	Age	Relationship:	Prairie Band Potawatomi Nation Roll # OR Tribal Roll #

Household income: (Earned or Unearned) List income from ALL sources for EACH household member listed above including: Wages, Social Security, SSI, TANF, general or public assistance, unemployment or workers' compensation, child support, alimony, pensions, VA benefits, Per Capita, work/training allowances, etc. If you are submitting paycheck stubs, you must submit one (1) full months CURRENT and consecutive stubs.

Name:	Source of income (enclose a copy of your income)	Hourly wage	Hours per week	Annual amount	Weekly, bi-weekly, or monthly?

Agents Information

Are you currently working with a Real Estate Agent?		YES	NO
Agents last name:		Agents first name	
Agents street address		Agents mailing address	
City:	State:	ZIP Code:	
Agents email:			
Have you secured financing or have been pre-approved for a mortgage?		YES	NO
Will this home be your primary residence?		YES	NO

General Information

Do you currently have a debt that you owe to the Prairie Band Potawatomi Nation or any of its entities?		YES	NO
To whom?	Amount owed?		
Is anyone in your household currently receiving any kind of Rental Assistance from any other Tribal entity?		YES	NO
Name of Tribal entity		Phone	
Address	City	State	Zip
Have you or anyone in your household received any type of housing assistance from BIA or PBPB:		YES	NO
What kind of assistance?	When?		

PENALTY WARNINGS: THIS IS AN INCOME BASED PROGRAM; INFORMATION FOR THIS PROGRAM IS TO IDENTIFY THE AMOUNT RECEIVED FROM THIS PROGRAM. DO NOT MAKE FALSE OR MISLEADING STATEMENTS, MISREPRESENT, CONCEAL, OR WITHHOLD FACTS REGARDING INCOME, RESOURCES, OR HOUSEHOLD SIZE TO RECEIVE BENEFITS YOU ARE NOT ENTITLED TO RECEIVE. IF YOU OR ANY MEMBER OF YOUR HOUSEHOLD KNOWINGLY AND WILLINGLY VIOLATES THE DOWN PAYMENT PROGRAM, IT IS CONSIDERED AN INTENTIONAL PROGRAM VIOLATION (IPV). HOUSEHOLD MEMBERS DETERMINED TO HAVE COMMITTED AN IPV WILL BE INELIGIBLE TO PARTICIPATE IN THIS OR ANY OTHER PROGRAMS WITH THE PRAIRIE BAND POTAWATOMI HOUSING DEPARTMENT (PBPBHD) FOR THE TERM OF THREE (3) YEARS FROM THE DATE OF THE IPV. IN THE EVENT AN IPV HAS BEEN COMMITTED AND FUNDS HAVE BEEN DISPERSED, THOSE FUNDS WILL BE PAID BACK TO THE PBPBHD IN FULL AND WILL BE INELIGIBLE TO PARTICIPATE IN THIS OR ANY OTHER PROGRAMS WITH PBPBHD FOR THE TERM OF THREE (3) YEARS FROM THE DATE FUNDS ARE PAID IN FULL.

AUTHORIZATION: I authorize the release of any necessary information or forms to the Prairie Band Potawatomi Housing Department National Programs from any housing professionals, individuals, businesses, employers, schools, banking institutions, Federal, State, or Tribal agencies needed to determine and verify my eligibility and continued eligibility. I understand that this information will be used only for the purpose of helping document my eligibility for Down Payment Program benefits. This authorization is valid for twelve (12) months from the date signed or until revoked by me in writing.

AGREEMENT: This agreement shall be subject to and construed according to the laws of the Prairie Band Potawatomi Nation in accordance with the guidelines of the Department of Housing and Urban Development (HUD). The Nation may seek enforcement of this Agreement and the other terms and conditions of the Program in the Tribal Court of the Prairie Band Potawatomi Nation, or in any other court of competent jurisdiction in which the Nation desires to maintain such action, without such action constituting a waiver of the Nation's sovereign immunity, in all matters pertaining to this Agreement and the Program, and the AWARDEE(S) hereby submits to the jurisdiction of said PBPB Tribal Court.

CERTIFICATION STATEMENT: I certify that I have read this application and that the information contained herein is true and accurate to the best of my knowledge. I understand that I must comply with programs guidelines rules and provide additional documentation if required, and that falsification of information on this application may be grounds for disqualification and/or claim action and refund of entire award.

Signature of applicant:	Date:
Printed name of applicant:	Date: