



Prairie Band Potawatomi Nation Housing Department Lease/Purchase Application

APPLICATION AND GUIDELINES ARE PURSANT TO THE PBPBPN MANAGEMENT POLICES AND PROCEDURES
APPROVED NOVEMBER 2022

APPLICANT INFORMATION					
First Name:	Middle:	Last:	Maiden (if any)		
Date of birth:	Phone:		Age:		
Tribal Enrollment Number (CDIB): <small>Attach copy to application</small>			SSN: <small>Attach copy to application</small>		
Current address:					
City:		State:		Zip Code:	
Own Rent <small>(Please circle)</small>		Monthly payment or rent:		How long?	
Contact information for Landlord and/or Managing Company:					
Name:				Phone:	
Address:					
City:		State:		Zip Code:	
Are you or any member in your household a Veteran? <small>(You must provide appropriate documentation at the time of screening)</small>				Yes	No
Are you or any member in your household need special accommodations for a disability? <small>(You must provide appropriate documentation at the time of screening)</small>				Yes	No
Is a foreclosure or eviction action now pending against you?				Yes	No
If yes, for what reason?					
Has an eviction ever been instituted against you?				Yes	No
If yes, for what reason?					
Have you ever vacated a unit owing rent or other amounts?				Yes	No
If yes, for what reason?					
EMPLOYMENT INFORMATION					
Current employer:					
Employer address:				How long?	
Phone:		E-mail:		Fax:	
City:		State:		Zip Code:	
Position:		Hourly Salary <small>(Please circle)</small>		Annual income:	
Previous employer:					
Address:				How long?	
Phone:		E-mail:		Fax:	
City:		State:		Zip Code:	
Position:		Hourly Salary <small>(Please circle)</small>		Annual income:	

SPOUSE INFORMATION

NEED NOT BE TRIBAL

First Name:	Middle:	Last:	Maiden (if any)
Date of birth:	Phone:	Age:	
Tribal Enrollment Number (CDIB), (if any): <i>Attach copy to application</i>		SSN: <i>Attach copy to application</i>	
Current address:			
City:	State:	Zip Code:	
Own Rent <small>(Please circle)</small>	Monthly payment or rent:	How long?	
Is a foreclosure or eviction action now pending against you?	Yes	No	
If yes, for what reason?			
Has an eviction ever been instituted against you?	Yes	No	
If yes, for what reason?			
Have you ever vacated a unit owing rent or other amounts?	Yes	No	
If yes, for what reason?			

SPOUSE EMPLOYMENT INFORMATION

Current employer:			
Employer address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	Zip Code:	
Position:	Hourly Salary <small>(Please circle)</small>	Annual income:	
Previous employer:			
Address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	Zip Code:	
Position:	Hourly Salary <small>(Please circle)</small>	Annual income:	

INCOME INFORMATION

List name, source of income and total annual income for **all** individuals who will be occupying the unit. Include per capita payments, social security, social security disability Insurance (SSDI), VA benefits, retirement, and all other sources of income.

Name	Source/Type of Income	Annual Income

Total Household Annual Income \$
(If necessary, continue on another sheet)

The information in this application is being collected to identify eligible families or individuals to participate in the Nation's Lease/Purchase program. The applicants must provide the required information for consideration of the application.

DEBTS		
Lender/Creditor	Description	Balance Owed
Total Combined Household Debt: <i>(If necessary, continue on another sheet)</i>		\$

OTHER FINANCIAL INFORMATION

1. Is the applicant/debtor current on all listed debt obligations?	Yes	No
2. Has the applicant/debtor had a foreclosure or a bankruptcy filing within the last 60 months (5 years)?	Yes	No
3. Has the applicant/debtor had an eviction from housing within the last three (3) years?	Yes	No
4. Does the applicant/debtor have an outstanding IRS Lien or other tax lien with no satisfactory arrangement for payment?	Yes	No
5. Has the applicant/debtor had three or more rent payments late within twelve (12) months?	Yes	No
6. Has applicant/debtor have an unsatisfied judgement relating to a non-payment within the last twelve (12) months?	Yes	No
7. Does applicant/debtor have an outstanding judgment by the United States obtained in a federal court, other than tax court?	Yes	No
8. Do you or anyone in the household have unpaid debts owed to the Prairie Band Potawatomi Nation or to the Prairie Band Potawatomi Nation Housing Department?	Yes	No
9. Has anyone in the household had a debt forgiven by the Prairie Band Potawatomi Nation Housing Department?	Yes	No

Please provide details here if you answered yes to one or more of the questions listed above:

OTHER

Are you currently serving as a foster parent?	Yes	No
Are you employed by the tribal government or its enterprises?	Yes	No
Do you or anyone in the household have unpaid debts owed to the Prairie Band Potawatomi Nation or to the Prairie Band Potawatomi Nation Housing Department?	Yes	No
Has anyone in the household had a debt forgiven by the Prairie Band Potawatomi Nation Housing Department?	Yes	No

OTHER BACKGROUND INFORMATION

Has the applicant or any other household member who will reside in the house been convicted of any of the crimes listed below within the time period indicated?

Last 25 years Murder or attempted murder, manslaughter, rape, attempted rape, kidnapping, child molestation or incest at any time during age of maturity	Yes	No
Last 10 Years Assault with a dangerous weapon, arson, drug manufacturing or distribution/sale	Yes	No
Last 5 years Assault and battery, drug possession or use	Yes	No

HOUSING INFORMATION

Are you a homeowner now?	Yes	No		
If you are a homeowner now, what is the condition of your home?	Good	Fair	Poor	
If you are not a homeowner now, have you owned a home in the last five (5) years?	Yes	No		
How many bedrooms are in your current housing unit?	1 BDRM	2 BDRM	3 BDRM	4+ BDRM

OCCUPANTS

LIST ALL INDIVIDUALS WHO ARE EXPECTED TO LIVE WITH APPLICANT(S)

Full Name:	Date of Birth:	Tribal Roll Number (CDIB):	Social Security Number:	Relationship:

REFERENCES

RELATIVES CANNOT BE USED AS REFERENCES

Name of person not residing with you:	Relationship:
Address:	Phone:
City: State:	Zip Code:
Name of person not residing with you:	Relationship:
Address:	Phone:
City: State:	Zip Code:
Name of person not residing with you:	Relationship:
Address:	Phone:
City: State:	Zip Code:

I hereby certify the above information is correct to the best of my knowledge and may be used for purposes of verification. I hereby authorize the release of information requested to the Prairie Band Potawatomi Nation Housing Department for the purposes of determining housing eligibility. I hereby also certify I have read and understand the Prairie Band Potawatomi Nation Housing Department's Eligibility Requirements.

Signature of Applicant Head of Household

Date _____

Spouse's Signature

Date _____

For this Application to be considered, you must submit the following with your application:

1. A copy of the Tribal Enrollment (CDIB) card for the tribal member head of household and Spouse (if Tribal).
2. A signed copy of income tax returns, W-2 forms, Check stubs, statements, or other verification for all household income.
3. A copy of the Social Security cards for Head of Household and Spouse

ALL APPLICANTS ARE RESPONSIBLE FOR KEEPING THE INFORMATION IN THEIR APPLICATION CURRENT, E.G., ADDRESS CHANGES, NUMBER OF OCCUPANTS. FAILURE TO UPDATE YOUR APPLICATION AT LEAST ONCE A YEAR WILL RESULT IN YOUR APPLICATION BEING PLACED ON AN INACTIVE LIST.

THIS APPLICATION IS SUBJECT TO CURRENT ELIGIBILITY REQUIREMENTS AND AVAILABILITY OF FUNDING AT THE TIME OF SELECTION FOR PROGRAM PARTICIPATION.

<i>TO BE COMPLETED BY HOUSING DEPARTMENT STAFF ONLY</i>		
Date Received:		
Received by:		
Entered By:	Rental Database:	Mail log:

**Prairie Band Potawatomi Nation
Housing Department**

Lease/Purchase Program Overview and Eligibility Requirements

Purpose

The Prairie Band Potawatomi Nation Housing Department has determined that there is a housing shortage on the Reservation, such that members living on the Reservation have limited choices of available housing and members who live off the Reservation have little opportunity to move on to the Reservation.

This program provides an opportunity for eligible enrolled adult tribal members to purchase a new single-family home placed on trust lands. The purpose of providing these homes is to make available sufficient, safe and sanitary housing for Prairie Band Potawatomi Nation member families to live on the Reservation and to provide the opportunity to experience and maintain Prairie Band Potawatomi Nation culture and traditions.

Overview

These single-family homes are available through a lease/purchase agreement with the Nation. Monthly payments on these homes will be not less than **\$550.00** per month. Applicants who are approved for one of these homes must agree to participate in a Prairie Band Potawatomi Nation Housing Department sponsored or approved homebuyer education program so that they may obtain information about the home buying process and homeownership responsibilities.

The purchaser will be responsible for all maintenance and upkeep on the home, the conditions of which will be verified by an annual inspection of the property. The purchaser will also be responsible for all maintaining any desired insurance on personal property within the home. Therefore, it is important that those occupying the homes be financially able to buy and maintain a home without placing financial strain on the family.

Since the homes are being placed on tribal trust lands and are intended to benefit tribal members, the Nation will retain the right to purchase the home in the event that the owner is not able to meet his/her financial obligations. The Nation will also retain this right in the following situations: In the event that the owner wishes to sell the home or to cancel the lease/purchase agreement and/or in the event that the lessee does not perform his/her requires obligations under the terms of this program and the lease agreement.

Under this lease/purchase option, the lessee will lease the home from the Nation for a term of fifteen (15) years. The payments made (less insurance costs) will be considered to be payments on the home if there is compliance with all terms of the lease by the original lessee/purchaser. The result of compliance with all terms of the lease at the end of the fifteen-year period will be that the home will be conveyed to the original lessee/purchaser at no cost. The lessee/purchaser will lease the underlying land for a nominal price under a long-term lease with the Nation. The purchaser will be responsible for all maintenance and upkeep on the home.

In the event that the lessee/purchaser breaches a material term of the lease, the lessee may be terminated by the Nation and the lessee/purchaser will have to vacate the property. The lease on the land will terminate if the lease/purchase on the house terminates. All lease payments made will be forfeited. A new lessee/purchaser will be signed up and the same conditions over a *new* fifteen-year period will apply to that new lessee/purchaser.

The only exception shall be that in the event a lessee/purchaser is survived by a tribal member spouse or adult tribal member son or daughter who is determined by applicable probate proceedings to inherit the leasehold interest, the lease term shall not be terminated or started over.

In the event that the tribal member fulfills all terms and conditions of the lease and the house is conveyed to the member at the end of the fifteen-year period, any amount forgiven at the end of the lease period shall be considered taxable income to the tribal member under current law and the Nation is *not* responsible for any tax liability to the member as a result of that income. This amount shall be derived by deducting the amount of applied rental payments from the lesser of the homes initial cost or its appraised value at the end of the fifteen-year period.

Eligibility Requirements

1. The applicant must be a Prairie Band Potawatomi Nation tribal member. If at any time the home is not occupied by at least one adult (at least 18 years of age) member of the Prairie Band Potawatomi Nation, the lease will terminate with a minimum 30-day notice.
2. The applicant's gross annual household income must be adequate to support a payment of not less than \$550.00/month plus insurance and maintenance. Therefore the applicant's debt-to-income-ratio, including housing cost, cannot exceed more than the 41% of their gross income. In addition, 30% of the applicant's gross household income needs to be adequate to reasonably support said payment and expenses.
3. Applicants must not have had any past due debts owed to or have had a debt forgiven by the Prairie Band Potawatomi Nation or Prairie Band Potawatomi Nation Tribal Housing Department.
4. Applicants are ineligible for this program if they have previously received tribally funded housing assistance consisting of Down Payment Assistance or Renovation/Repair Assistance within the last three (3) years. The Applicant will be required to reimburse the PBPN a prorated amount contingent upon the date the home is sold. The prorated amount will be determined by PBPN at their discretion.
5. The applicant must be current on all debt obligations, and not have had:
 - A foreclosure or a bankruptcy filing within the last 36 months
 - An eviction from housing within the last 36 months
 - An outstanding IRS lien or other tax lien with no satisfactory arrangements for payment
 - Three or more rent payments late within the last twelve months
 - An outstanding judgment by the United States obtained in a federal court, other than tax court

If an applicant has one or more of these events occur while occupying the home or has a material breach of the lease agreement, the occupant will be subject to a termination of the lease upon 30 days-notice.

6. Applicants are not eligible for the Lease Purchase Program if they own or have an interest in and a right to occupy any other residential property. The applicant must occupy the home as a principle residence and cannot own a possessory interest in another residence in which they could be residing at the time they move into subject property.
7. Applicants and potential residents must have a background that indicates they will be able to live harmoniously in the community without presenting a danger to the health and safety of other residents, including a criminal history that does **NOT** include any of the following (As stated in the Potawatomi Law and Order Code, Title 15 Criminal Offenses):
 - Conviction of a Tier 2 and/or 3 sex offense or for murder or attempted murder, manslaughter, kidnapping, or attempted kidnapping within the last 25 years.
 - Conviction of Tier 1 or for assault with a dangerous weapon, arson, drug manufacturing or distribution/sale within the last 10 years.
 - Conviction for assault and/or battery, drug possession or use within the last 5 years
8. Applicants and potential residents must have a rental history that indicates they will occupy Tribal Housing in a manner consistent with desirable tenants. Applicants may be denied due to any of the following findings on their rental screening application:
 - a. Amounts owed for unpaid rents or damages
 - b. History of damages at previous properties
 - c. Omission or falsification of application information
9. The applicant must not have abandoned a HUD/NAHASDA assisted home on the Prairie Band Potawatomi Nation Reservation.

Rules of Occupancy

In order to prevent overcrowded conditions and unusual wear and tear on units, the following schedule shall be adopted to determine household size for occupancy:

Bedrooms	Minimum Number of Occupants	Maximum Number of Occupants
1	1	2
2	1	4
3	2	6
4	3	8
5	4	9
6	5	9

Application Procedures

- Only original applications with original signatures will be considered.
- Incomplete applications will not be processed. This includes signatures, dates, and all other required documentation.
- Applications received through fax or electronic submissions are not eligible.
- Applicants who also qualify for Regular Rental or Senior Rental Housing may apply for all programs in which they meet the basic eligibility requirements.
- All information or any statements made by the applicant are subject to verification.
- Applicants are responsible for keeping the all information on their application current. Prairie Band Potawatomi Nation Housing Department will attempt to notify applicants of available home via postal mail at the last known address. If the applicant cannot be located at the last known address the application will be placed at the bottom of the waiting list.



The Prairie Band Potawatomi Nation Department has the right to reject applications for housing in cases where it has been determined that admission of the applicant would be damaging to the health, safety, and welfare of other residents, or financial stability or physical environment of the Prairie Band Potawatomi Nation Housing Department.