



Muckleshoot Housing Authority

38037-158th Avenue S.E., Auburn, Washington 98092
Phone (253) 939-3311 Fax (253) 735-6473



Down Payment Assistance

Dear Tribal Member:

Please complete the attached application and submit the following documentation with your application.

PAYBACK AGREEMENT – Please be sure to sign the payback agreement. This form must be signed before funds can be disbursed.

PROOF OF ENROLLMENT WITHIN THE MUCKLESHOOT INDIAN TRIBE – This may include a copy of your Tribal ID card or a letter from the Tribal Enrollment Office that includes the date of enrollment.

Release of Information Authorization Form – This may be used by Muckleshoot Housing Authority to obtain your Deed to Indian Land from Realty (if needed) or proof of enrollment from the Enrollment Department.

ADDITIONAL DOCUMENTS – Once you have chosen a lender you will need to provide a copy of the following:

- Home Inspection
- Good Faith Estimate
- Loan Application
- Purchase & Sales Agreement
- Appraisal

Please note this application will not be processed until all documentation is submitted. If you need any assistance with this application or have any questions, please call Cheryl O'Brien at 253-876-3154



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Down Payment Assistance Grant Program

Muckleshoot Enrolled Members & Families Only
(10/15)

The information in this application is being collected to identify eligible families or individuals to participate in the Housing Program, and will be used to determine priority of funding. The applicant must provide the required information for consideration of the application. Incomplete information and/or false statements will be subject to rejection from this program.

A. APPLICANT INFORMATION

Date: _____

Name: _____
Last First Maiden Name (if any)

Address: _____ City: _____

State: _____ Zip: _____ County: _____

Phone: Home () _____ Work () _____ Msg () _____

Date of Birth: _____ Social Security No. _____

Tribe: _____ Enrollment Number: _____

Marital Status: Married _____ Single _____ Widowed _____ Other _____

Name of Spouse: _____

Date of Birth: _____ Social Security No. _____

Tribe: _____ Enrollment Number: _____

Do you have any unpaid debts owing the Muckleshoot Indian Tribe or the Muckleshoot Housing Authority? _____ If so, what is the debt?

Note: the disclosure of your Social Security numbers are requested for identification purposes, to differentiate you from others who may have similar names as yourself. The numbers may also be used, if necessary to avoid duplication of housing assistance.

B. FAMILY INFORMATION: List all other persons living in house hold on a permanent basis. Start with the oldest and provide Social Security numbers

| <u>Name</u> | <u>Birth date</u> | <u>Soc. Sec. No.</u> | <u>Relationship</u> | <u>Tribe/Roll No.</u> |
|-------------|-------------------|----------------------|---------------------|-----------------------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Is head of household or spouse recognized as permanently disabled (see definition)? _____

If yes, provide name and description of condition, along with certified documentation from a doctor, Veterans Administration, Social Security Administration or other agency: _____

C. HOUSING INFORMATION:

Have you or anyone in your household ever received any type of housing assistance from the Bureau of Indian Affairs, The Muckleshoot Indian Tribe or the Muckleshoot Housing Authority? _____
If yes, when _____

Do you currently own or lease your present home?

Home: leased / owned (circle one)
Land: leased / owned (circle one)

New home to be purchased: Wood Frame _____ Modular Home _____

New Home Site Location: _____

Do you own land? _____ Do you have connection to water and sewer? _____

Allotment or Trust Lands Area: _____ Sec, Twnshp, Range: _____

Type of Ownership: Lease _____ Deed _____

(NOTE: Attach a BIA approved copy of Lease and or Deed with TSR and Legal Description)

You will need to have an approved lease or deed and TSR approved by the BIA from Realty; a building permit and sewer/water permit approval from the Planning and Public Works in order to start construction of your new home on property within the reservation boundaries.

I understand that the above information is provided to the Tribe in order to determine my qualification for housing services as described above and included in the Tax Fund Housing Program Plan and Guidelines as adopted by resolution by the Tribal Council on May 12, 2000 and subsequent amendments thereto. I further understand that although every effort has been taken to insure that this program provides nontaxable benefits under the general welfare doctrine of tax law, if a personal tax liability is determined to be owed by me as a result of the benefits, then it will be my responsibility for its payment. Also, I understand that giving false or misleading information may be grounds for rejection of my request and may bar me from receiving any future benefits from this program. **Applicants for substantial financial assistance will sign a Residency/Pay Back Agreement and have it Notarized.**

Please include a copy of the tribal enrollment card for the tribal member head of household.

Applicant Signature _____ Date _____

Spouse Signature _____ Date _____



MUCKLESHOOT INDIAN TRIBE

Tribal Housing Program

RESIDENCY/PAY BACK AGREEMENT



I (we), _____, enrolled member of the Muckleshoot Indian Tribe, enrollment number _____ certify and acknowledge that I (we) will be granted \$ _____ in **refinance/down payment and/or mortgage buy down assistance and/or home repair assistance** from the Tribe for the purpose of obtaining and maintaining affordable housing for me (us) and my (our) family. The property is a _____ and is (will be) located at _____. It is my (our) understanding that before I (we) can receive these funds, I (we) must agree to certain conditions governing the use of these funds and the ownership of the home being affected.

Resale Restriction: If the property benefiting from this financial assistance is sold during the first five (5) years of ownership from receipt of these funds, the amount advanced to me (us) must be repaid to the Muckleshoot Indian Tribe by me (us) according to the following prorated schedule:

| | |
|----------------------|--------------------------------|
| 1 st Year | 100% of the funds must be paid |
| 2 nd Year | 80% of the funds must be paid |
| 3 rd Year | 60% of the funds must be paid |
| 4 th Year | 40% of the funds must be paid |
| 5 th Year | 20% of the funds must be paid |

NOTE: This requirement is void if the property is sold for a loss. After the fifth year of ownership, no funds need to be repaid.

Refinance Restriction: A refinance of the mortgage for the purpose of obtaining a lower interest rate and monthly payment is allowable. However, I (we) understand that the Tribe will not subordinate its 2nd Deed of Trust position or Lien in order to allow me (us) to obtain an Equity Loan, unless the Tribe in its sole discretion determines that it will be used to make health and safety type of home improvements. I (we) understand that the purpose is to insure that I (we) live in a safe, decent and affordable dwelling.

I (we) understand and agree to the conditions placed on the above referenced receipt of funds under the Tribal Housing Program of the Muckleshoot Indian Tribe. The Tribe reserves the right to record this document and place a Lien on the subject property to insure repayment.

Applicant/Homebuyer

Date

Applicant/Homebuyer

Date

Notary Public

State of Washington)
County of _____) SS.

On this day personally appeared before me _____ and _____
Know to be the individual(s) described in and who executed the Muckleshoot Indian Tribe Residency/Pay
Back Agreement of the Tribal Housing Program and acknowledge that they signed the same as their free
and voluntary act indeed, for the use and purpose herein mentioned.

Given under my hand and official seal this _____ day of _____ 2017.

Signature of Notary Public Title

Appointment Expiration

Residency/Payback Agreement

Muckleshoot Housing Authority
RELEASE OF INFORMATION AUTHORIZATION

CONSENT

I authorize and direct any Federal, State, or local agency organization, business, or individual to release to the Muckleshoot Housing Authority any information or materials needed to complete and verify my application for participation, and/or to maintain my continued assistance under the Indian Housing Program(s), and/or other housing assistance programs. I understand and agree that this authorization or the information obtained with its use may be given to and used by The Muckleshoot Housing Authority in administering and enforcing program rules and policies. I authorize any document to be e-mailed or fax to the department requesting the following information

INFORMATION COVERED

I understand that, depending on program policies and requirements, previous or current information regarding my household or myself may be needed. Verification and inquiries that may be requested, include but are not limited to:

| | |
|----------------------------------|----------------------------------|
| Identity and Marital Status | Medical or Child Care Allowances |
| Employment, Income and Assets | Credit |
| Current Residence/Rental History | Criminal Background Check |

I understand that this authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for and continued participation in a housing assistance program.

GROUPS OR INDIVIDUALS THAT MAY BE ASKED

The groups or individuals that may be asked to release the above information (depending on program requirements) includes but are not limited to:

| | | |
|-------------------------------------|--|----------------------------------|
| Previous/Current Landlords | Past/Present Employers | Veterans Administration |
| Welfare Agencies | Retirement Systems | Utility Companies |
| Courts and Post Offices | State Unemployment Agencies | |
| Credit providers and Credit Bureaus | Banks and other Financial Institutions | |
| Health Institutions | Schools and Colleges | Social Security Administration |
| Tribe/State ICW Agencies | Law Enforcement Agencies | Medical and Child Care Providers |
| Support and Alimony Providers | Tribal Tax Fund | |

COMPUTER MATCHING NOTICE AND CONSENT

I understand and agree that the Muckleshoot Housing Authority may conduct computer-matching programs to verify the information supplied for my application. If a computer match is done, I understand that I have a right to notification of any adverse information found and a chance to disprove that information.

CONDITIONS

By signing below, understand the intent of this form and agree that a photocopy of this authorization may be used for the purpose stated above.

SIGNATURES

Head of Household signature

Print Name

Date

Spouse/Adult Household Member signature

Print Name

Date



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ACKNOWLEDGEMENT

I have received a copy of the Down Payment Assistance Policies and Procedures.

I understand my application will not be processed until I have provided all necessary information to complete the application.

- Signed Release of Information
- Proof of Enrollment (CIB or Tribal ID)

In addition to the application I understand I must provide the following information before any funds will be distributed.

- Good Faith Estimate
- Loan Application
- Purchase & Sales Agreement
- Home Inspection
- Appraisal

I understand my realtor should assist me in gathering the above required information. I also understand housing staff is available to provide assistance.

I understand the processing time is approximately 10 business days. I must provide information 10 business days prior to the closing date. If the information is not received 10 business days prior to the closing date, there is no guarantee the funds will be available.

Tribal Member Signature

Date

Printed Name

Housing Authority Representative

Date



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DOWNPAYMENT ASSISTANCE GRANT POLICY AND PROCEDURES

This program provides assistance to Tribal members who do not currently own a home. The applicant may qualify for assistance in making a down payment on a home, purchasing a modular home or construction of a new home. This program also provides assistance to current homeowners via a one-time principal reduction payment on their current mortgage.

I. ELIGIBILITY REQUIREMENTS

Applicant must be a Muckleshoot Tribal member at least eighteen (18) years of age and be enrolled in the Muckleshoot Indian Tribe for a minimum of five (5) years or be enrolled with the Muckleshoot Indian Tribe less than five (5) years and having resided within the Muckleshoot Reservation their entire life.

The applicant must not have any unpaid debts owed to the Muckleshoot Indian Tribe or the Muckleshoot Housing Authority.

Applicants will be pre-screened by MHA to determine their ability to qualify for financing at the time their application comes to the top of the waiting list and prior to approval of any award.

Applicant will be required to provide the following information:

- a. Applicant's name, address, date of birth and social security number;
- b. Name, age and relationship to the Applicant of all permanent household members.
- c. Proof of Muckleshoot tribal enrollment for the Applicant
- d. Release of Information Authorization authorizing MHA to verify applicant information.

Within a reasonable time of the receipt of a complete application, not to exceed 60 days, MHA will notify the Applicant as to the determination of program eligibility and benefit level, if any.

Applicants may be required to participate in a MHA sponsored or approved homebuyer education program prior to their selection, to obtain information about the home buying process and homeownership responsibilities.

Payment for all assistance provided by the Tribal Housing Assistance Program will be made directly to the vendor, contractor, Mortgage Company or other supplier of materials, goods, supplies and services. In no event will any payment be made directly to the eligible applicant.

The applicant will be required to sign a residency agreement, promissory note and deed of trust. The agreement, promissory note and deed of trust will be recorded as a lien against the property. The agreement, promissory note and mortgage will expire at the end of the repayment period.

Each eligible applicant may qualify and receive assistance, up to the maximum benefit level, over a five-year period. The maximum benefit level is \$35,000 over the five-year period.

If the Eligible Applicant does not use all of the maximum benefit in the first year s/he qualifies, s/he may apply for additional assistance within the remaining term of qualification by submitting an updated application.

MHA is not authorized to nor will it waive or revise the eligibility requirements or benefit level restrictions described in the Tribal Housing Assistance Program.

The Tribal Housing Assistance Program Committee may reverse the staff's decision with respect to eligibility and level of benefit as long as the eligibility and benefit restrictions described herein are not exceeded. If the Applicant requests a service that the Tribal Housing Assistance Program is not authorized to provide by this Ordinance, the Applicant can file an appeal with the Committee but the Committee cannot authorize the service. However, if the service is one that the Committee believes would benefit the Tribe and its members, the Committee can submit a formal recommendation to the Tribal Council that this Ordinance be amended to include the service requested. If the Tribal Council accepts the recommendation of the Committee and amends this Ordinance accordingly, the Applicant may then be eligible to receive this service.

II. PROPERTY REQUIREMENTS

The property to be purchased may be located anywhere in the United States. However, MHA may focus resources in "Priority of Assistance" and "Priority Area" as defined the Tribal Housing Assistance guidelines.

The property must be legally zoned for residential use.

The dwelling must be a site-built home or a modular home. If the dwelling is a modular home, it must have a minimum of 840 square feet of living space, and be less than ten years old. Modular homes must meet all state and local construction and placement specifications.

Ineligible properties include, but are not limited to: vacant land, fixer-uppers, rental or commercial property, mobile homes, manufactured homes or travel trailers.

The grant monies will be released to the title company or appropriate third party closing agent at the time of closing.

Eligibility for New Construction assistance is only available if the Eligible applicant falls within the priority category the Tribal Council authorizes for assistance the year the Applicant is determined to be otherwise eligible.

Assistance under this category will only be provided if the Eligible Applicant:

- a. owns the home in which the Eligible Applicant lives and the house cannot be brought up to applicable building code standards for \$45,000.00 or less.
- b. if the Eligible Applicant does not own a home, the Eligible Applicant must either (i) own land suitable for housing (including adequate ingress and egress), (ii) hold an undivided interest in trust land suitable for housing, (iii) hold a leasehold assignment of at least 25 years from the date the Eligible Applicant receives assistance or (iv) be the individual authorized to use trust

property for residential purposes under a properly executed and approved residential lease of at least 25 years from the date the Eligible Applicant receives assistance.

- c. The Eligible Applicant must sign a written residency agreement and related documents.

An Eligible Applicant may qualify for construction of a new stick frame home or the installation of a modular home, as the Tribal Housing Assistance Program in its sole discretion deems appropriate and, if the Tribal Housing Assistance Program Committee determines that funds are available, the Applicant will be notified that a new home, or the size and type appropriate for a family the size of the Applicant's household, will be constructed for the Applicant.

Independent repair or construction trade persons, home building contractors or construction companies will perform the construction of an Eligible Applicant's home. Such contractors must be licensed, bonded and insured by the State.

If the eligible applicant is currently a home owner and that home complies with the Uniform Building Code in effect at the time the Applicant is determined to be eligible, the Applicant may choose a one time payment on the mortgage principal to be paid directly to the holder of a mortgage or other lien holder on the eligible applicant's home and property.

An Eligible Applicant must sign a written agreement stating that if s/he sells or no longer occupies the home for which the assistance was provided within five years of receipt of assistance the assistance grant will be voided and the Eligible Applicant will repay the Tribe 1/5th, the amount of assistance provided for each year or portion of a year less than a full year that s/he occupies the home.

The Eligible Applicant can repay the loan or have the loan forgiven by living in the assisted home and maintaining it as his/her principal residence. The amount of the loan that is forgiven each year may be subject to federal income taxation for that year. If the Eligible Applicant does not remain in possession of the assisted home or conveys title to the home during the term of the loan, the unpaid balance of the loan will become due and payable. If the Eligible Applicant does not repay the amount of the loan remaining at the time title is conveyed or the Eligible Applicant ceases to occupy the assisted home, the entire unpaid balance may be subject to federal income taxation during that year. Note: Staff will be available to work with Tribal members who are interested in this program but do not qualify due to credit problems.