

Northern Ponca Housing Authority

Providing Homes, Creating Communities, Strengthening Families, Changing Lives



Dear Applicant,

The Northern Ponca Housing Authority (NPHA) is a non-profit organization designed by the Ponca Tribe of Nebraska and is funded with HUD/NAHASDA funds to provide low-income housing and the Down Payment Assistance Program (DPA). The DPA program provides down-payment assistance for Federally Recognized enrolled Native Americans living within the fifteen (15) service areas of the Ponca Tribe of Nebraska.

To qualify for the NPHA DPA Program, all required documents and forms must be signed and submitted to NPHA for processing. Contact NPHA with questions regarding this process.

To ensure that your application is processed without delays, make certain that all forms are signed and all required documentation is provided when returning the application. Required documentation is as follows:

- NPHA Down Payment Assistance Application
- Copies of two most recent year's tax returns and W-2 forms (Please send only copies)
- Copies of last 3 months bank statements
- A copy of paycheck stubs from last thirty (30) days
- Copy of driver's license/photo ID
- Copy of Social Security cards
- Copy of Tribal enrollment card or certificate
- Release of Information and Consent to Share Information forms
- Homebuyer Education Certificate

A Homebuyer Education Certificate is one of the requirements for eligibility. Please contact NPHA to enquire about the Homebuyer Education Classes which are offered to our program participants.

It is the responsibility of the applicant to submit all necessary information for the certification process and to keep all information current. The Down Payment Assistance Program is operated on a first-come first-served basis subject to the availability of funds. NPHA will not accept any faxed signatures.

If you have any questions please don't hesitate to call (402) 379-8224 or (800) 367-2320.

1501 W. Michigan Ave, Norfolk, NE 68701

P: 402-379-8224, F: 402-379-8557

www.poncahousing.org, admin@poncahousing.org



**NORTHERN PONCA HOUSING AUTHORITY
DOWN PAYMENT ASSISTANCE APPLICATION**

- All questions in this application must be answered.
- This application is subject to the Privacy Act of 1974, Pub. L. 93-579

Application Date: _____

A. Applicant Information

1. Name: _____
Last First MI Maiden Name

(if applicable)

2. Current Address: _____

_____ Street Address P.O. Box # (if any)

_____ City State Zip Code

Ponca Tribe of Nebraska Service Area County:

3. Telephone Number: _____

4. Date of Birth:

5. Social Security Number:

6. Tribe: _____

7. Enrollment Number: _____

8. Marital Status: _____ Married _____ Single _____ Divorced
_____ Widowed _____ Other

If you checked "Other," please explain.

Information about Spouse:

9. Name: _____

_____ Last First MI Maiden Name
(if applicable)

10. Date of Birth:

11. Social Security Number:

12. Tribe: _____ Enrollment Number:

B. Family Information

13. Family Composition: List all other persons living in household on a permanent basis. Start with the oldest and provide Social Security Numbers for those over age 18.

Name	Date of Birth	Social Security Number	Relationship to Applicant	Tribe/Roll Number

If you need more space, use a blank sheet of paper.

C. Income Information

14. Earned Income: Start with applicant, then list all permanent family members at least 18 years old who are listed under Part B and have earned income. Provide pay stubs for verification.

Name	Annual Earned Income	Source of Income & Address & Fax#	Name of Supervisor

Total annual earned income: \$_____

15. Unearned Income: Start with applicant, then list all permanent family members at least 18 years old who are listed under Part B and have unearned income such as social security, retirement, disability and unemployment benefits, child support and alimony, royalties, per capita payments, interest, etc. Provide check stubs, statements, individual Indian Money (IIM) ledgers, etc. for verification.

Name	Annual Unearned Income	Source of Income

Total annual unearned income:

\$ _____

16. Total combined annual household income (earned + unearned):

\$ _____

C. Housing Information

17. Have you ever owned your own home? _____ Yes _____ No

D. General Information

18. Have you or anyone in your household ever received Down Payment Assistance?

_____ Yes _____ No

If yes, please give the dates of assistance & program:

19. Do you own any other house(s) not occupied by your family?

_____ Yes _____ No

If yes, state where the house(s) is located and who occupies the home:

20. If you do not own the land, do you have any of the following?

_____ Leasehold interest _____ Use permit

_____ Indefinite assignment or joint ownership

If so please explain:

21. Do you live in a Mutual Help House? _____ Yes _____ No

22. If you are requesting assistance for a new housing unit or purchase of an existing standard unit, have you applied for assistance from any of the following?

USDA _____ Yes _____ No

Date of application

FHA: _____ Yes _____ No
Date of application

Neighbor Works: _____ Yes _____ No
Date of application

Section 184 Loan Guarantee Program _____ Yes _____ No
Date of application

If yes please provide written proof of denial or pre-approval from these sources or any other sources not listed.

E. Applicant Certification

(Read this certification carefully before you sign and date your application.)

I certify that all of the answers given are 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, and that false or misleading statements may constitute a violation of 18 U.S.C. 1001.

Applicant's Signature

Date

Spouse/Significant Partner Signature
(If appropriate)

Date

Northern Ponca Housing Authority



RELEASE OF INFORMATION AUTHORIZATION

DATE: _____

I/We authorize the above named agency to obtain information about me or my household that is pertinent to eligibility for participation in assisted housing programs.

This may include rental history, financial and credit reports, private or public benefit information, criminal activity reports, employment verification, medical or child care expenses, family composition, or handicapped assistance expenses.

I/ We agree this Authorization may be photocopied and used up to one year from the date above for the following items: recertification for public housing or rental assistance programs.

If I/we do not sign this Authorization, I/we also understand that my/our program assistance may be denied or terminated.

_____ Head of Household	_____ Printed Name	_____ XXX-XX- Social Security Number
_____ Other Adult	_____ Printed Name	_____ XXX-XX- Social Security Number
_____ Other Adult	_____ Printed Name	_____ XXX-XX- Social Security Number
_____ Other Adult	_____ Printed Name	_____ XXX-XX- Social Security Number
_____ Other Adult	_____ Printed Name	_____ XXX-XX- Social Security Number
_____ Other Adult	_____ Printed Name	_____ XXX-XX- Social Security Number



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DOWN PAYMENT ASSISTANCE **POLICY**

POLICY STATEMENT

The purpose of the Northern Ponca Housing Authority's (NPHA) Down Payment Assistance (DPA) Program is to provide the members of any federally recognized Tribe purchasing a house in one of NPHA's service areas with affordable homeownership financing opportunities to help improve the quality of life in the tribal communities with one-time down-payment assistance.

NPHA's DPA Program shall comply with all applicable regulations of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) along with other applicable rules and regulations. The NPHA Executive Director, with the approval of the NPHA Board of Commissioners, shall be responsible for periodically amending this policy to comply with any applicable laws or regulations.

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1. PROGRAM DESCRIPTION

The DPA Program is specifically designed to increase the availability of affordable housing by addressing homeownership on several levels. It combines NPHA Indian Housing Block Grant (IHBG) funds with private first mortgages, thereby multiplying many times over the number of native families that can be assisted with NPHA's grant.

- A. **Eligibility** – The DPA Program is available to low-income Native American families with gross incomes at or below 80% of the median income adjusted for family size. The current income limits shall be appendices to this policy.
- B. **Credit** – DPA Program applicants must meet the credit requirements of the first mortgage lender (bank/lender). NPHA will assist applicants in demonstrating that they have stable income and the ability and willingness to meet financial obligations.
- C. **Affordability** – DPA funds are available to buy down the cost of owning a home. This results in a lower mortgage amount and lower monthly payments. NPHA funds will be in the form of a second mortgage with no monthly payments. This second mortgage is forgiven after the funding useful life has been exhausted.
- D. **Cash Flow** – DPA may include payment of reasonable loan closing costs associated with the first mortgage and NPHA's second mortgage.
- E. **Support** – Trained staff may assist eligible applicants in successfully working through the process of making an application to a bank/lender for a first mortgage loan.
- F. **Counseling** – Applicants will be required to participate in NPHA approved-homebuyers' classes designed to assist new homeowners in understanding and fulfilling the responsibilities of homeownership.

2. ASSISTANCE AVAILABLE

NPHA has established and implemented the DPA Program to assist creditworthy low-income households in purchasing a home. The maximum amount of assistance for each homebuyer will be as periodically determined by NPHA. The DPA loan will help with down payment and closing costs and is designed to make home mortgage payments more affordable. The following is a list of the assistance offered:

- A. **Down payment** - NPHA may provide funds to buy down the amount of the first mortgage to a level that is affordable to the homebuyer.
- B. **Rehabilitation** - Up to 25% of the down payment award may be used for repairs to a house that would otherwise fail inspection, as approved by NPHA.
- C. **Closing Costs** – A portion of the DPA award may be used for closing costs.

3. APPLICANT ELIGIBILITY

- A. **Native Restrictions** - Assistance is only available to members of a federally recognized tribe. Tribe means any Indian tribe, band, nation, or other organized group or community of Indians, including any Alaska Native village or regional or Village Corporation as defined in or established pursuant to the Alaska Native Claims Settlement Act. Applicants must present a tribal membership card or other form of positive identification of native status at the time of application. Applicants enrolled in the Ponca Tribe of Nebraska will be given preference in awards per Ponca Preference Resolution 08-10, approved August 16, 2008. (See resolution 08-10).
- B. **Income Limitations** - Participation in the DPA Program is limited to low-income families as defined in the most recent HUD established income limits. The higher of the county or federal HUD income limit shall apply. Participants will be required to provide documentation to verify the determination of low-income status. NPHA shall re-verify applicant's income for eligibility purposes prior to DPA being provided.
- C. **Homeownership Counseling Classes** - The applicant shall successfully complete an NPHA home ownership-approved course to be eligible to participate in the DPA program.
- D. **First Mortgage Loan**
 - i. The applicant must be able to obtain a mortgage loan with an eligible lender for the maximum affordable amount. The lending institution must be willing to participate in the DPA Program and its requirements. The applicant will sign a Release of Information form.
 - ii. The lending institution must, as a part of its mortgage loan, require purchase of property insurance, and must escrow the insurance payments. Applicant must provide the earnest deposit.
- E. **Assets** -The applicant shall not own any other residential property that is safe, sanitary, and adequate for applicant's family, as determined by NPHA.
- F. **Employees** - Employees, agents, officers or elected or appointed officials of NPHA are eligible for loans under this program. The Executive Director of NPHA must approve all such loan applications. Employees, agents, officers or elected or appointed officials must comply with 24CFR 1000.30, 1000.32, 1000.34 and 2CFR 200.318 (c) (1) regarding conflict of interest.

4. INELIGIBILITY

Applicants will be considered ineligible for not meeting items in Section 3 or for any of one or more of the following:

- A. Providing false information on the application;
- B. Failure to complete required forms or to supply requested information;
- C. Committing fraud in connection with any NPHA program, or failing to disclose previously committed fraudulent acts in connection with any NPHA program;
- D. Appearing on the Federal Government's Excluded Party List System (EPLS);

- E. Owe an outstanding debt to any public or Indian housing authority or tribally designated housing entity.

5. WAITING LIST / APPLICANT POOL

- A. The DPA Program is operated on a first-come first-served basis (with any preferences the TDHE/TRIBE has defined under eligibility in Section 3) subject to the availability of funds.
- B. NPHA will maintain a list of eligible applicants based on the date and time the applicant was determined eligible by NPHA.
- C. If funds are unavailable for the DPA Program, NPHA may suspend or discontinue accepting applications until funds become available.

6. RESERVATION OF FUNDS

- A. Funds will be reserved for each applicant when all NPHA DPA eligibility requirements have been met (see Section 3 – Applicant Eligibility) if the funds are available, including a copy of the Earnest Money Agreement and all information required by the first mortgage lender.
- B. Funds will be reserved for 60 days, and may be extended for 30 days at a time in the event of purchasing delays that are not any fault of the applicant.

7. PROPERTY REQUIREMENTS

The owner must meet the following property requirements during the life of the loan:

- A. The home must be the primary residence of the owner for at least the useful life of the funding provided per NPHA's binding commitment agreement.
- B. The property must be located within NPHA's Service Area.
- C. The property must be a single-family residence, including condominiums and townhouses. Note: Modular homes are eligible for assistance but mobile homes (anything without permanent foundation) are not.
- D. The initial purchase price of the home may not exceed the HUD established Total Development Cost (TDC) limit. (See HUD Unit TDC Limits)
- E. The house must pass all housing quality standards as established by NPHA, except for those issues approved to be fixed with a portion of down payment assistance.
- F. The property must be reviewed by NPHA for environmental impact in accordance with the National Environmental Policy Act (NEPA) and all other applicable statutes, regulations and executive orders.
- G. Lead-based paint prevention requirements apply to housing acquired under this program. (Note: NPHA shall require the seller to certify that there is no lead-based paint in the home).

8. REPAYMENT OF THE AWARD

- A. There are no monthly payments or interest associated with NPHA's DPA Program award.

- B. The un-forgiven portion will be based on the remaining percentage of the funding useful life and binding commitment agreement. (Example: Award: \$10,000 – Move-out 3 years = 4,000 Amount owed to NPHA program based on amount granted divided by five (5) years).

9. RESALE RESTRICTIONS

Documents for the DPA Program shall include resale restrictions and an option to purchase granted to NPHA. If, at any time, before the funding useful life and binding commitment agreement expires, the owner sells or transfers title to the home, the owner must repay NPHA any balance due.

The useful life binding commitment shall be based on the following assistance award tiers:
\$10,000-\$30,000 = 5 years

10. COUNSELING

All applicants will be required to attend an NPHA-approved homebuyer education course prior to loan approval. The purpose of this requirement is:

- A. To enable the applicant to understand the responsibilities that accompany participation in NPHA's DPA Program.
- B. To enable the applicant to understand the home buying process.
- C. To enable the applicant to understand and prepare to assume homeownership responsibilities and tasks.
- D. To develop an understanding of the DPA Program with a goal of promoting feelings of self-respect, pride and community responsibility.

11. APPEALS PROCESS

Individuals or families who have applied for the DPA Program and who, for any reason, have been determined to be ineligible will be notified by NPHA in writing. The notification shall state the reasons for ineligibility. All information relative to the rejection of the applicant shall be documented and placed in the applicant's file. Other recourses for appealing a NPHA decision may also be available and will be described in each letter of denial sent to the applicant.



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CONSENT TO SHARE INFORMATION

I GIVE MY CONSENT for Northern Ponca Housing Authority (NPHA), and _____ to share my mortgage information. I would prefer the institution listed above send a copy of my application package to the NPHA so NPHA can assist me with down payment/closing costs, preparing my package for submission, and any other question I may have during the application process.

Borrower

Date

Co-Borrower

Date

A&O Department
Northern Ponca Housing Authority



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Northern Ponca Housing Authority Service Areas

South Dakota

1. Charles Mix County (South Dakota)

Iowa

2. Potawatomie County
3. Woodbury County

Nebraska

4. Knox County
5. Holt County
6. Boyd County
7. Wayne County
8. Stanton County
9. Madison County
10. Platte County
11. Hall County
12. Lancaster County
13. Burt County
14. Douglas County
15. Sarpy County



APPLYING FOR HUD HOUSING ASSISTANCE?

**THINK ABOUT THIS...
IS FRAUD WORTH IT?**

Do You Realize...

If you commit fraud to obtain assisted housing from HUD, you could be:

- **Evicted** from your apartment or house.
- **Required to repay** all overpaid rental assistance you received.
- **Fined** up to \$10,000.
- **Imprisoned** for up to five years.
- **Prohibited** from receiving future assistance.
- **Subject** to State and local government penalties.

Do You Know...

You are committing fraud if you sign a form knowing that you provided false or misleading information.

The information you provide on housing assistance application and recertification forms will be checked. The local housing agency, HUD, or the Office of Inspector General will check the income and asset information you provide with other Federal, State, or local governments and with private agencies. Certifying false information is fraud.

So Be Careful!

When you fill out your application and yearly recertification for assisted housing from HUD make sure your answers to the questions are accurate and honest. You must include:

All sources of income and changes in income you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.

Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

Any increase in income, such as wages from a new job or an expected pay raise or bonus.

All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.

All income from assets, such as interest from savings and checking accounts, stock dividends, etc.

Any business or asset (your home) that you sold in the last two years at less than full value.

The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.

(Important Notice for Hurricane Katrina and Hurricane Rita Evacuees: HUD's reporting requirements may be temporarily waived or suspended because of your circumstances. Contact the local housing agency before you complete the housing assistance application.)

Ask Questions

If you don't understand something on the application or recertification forms, always ask questions. It's better to be safe than sorry.

Watch Out for Housing Assistance Scams!

- Don't pay money to have someone fill out housing assistance application and recertification forms for you.
- Don't pay money to move up on a waiting list.
- Don't pay for anything that is not covered by your lease.
- Get a receipt for any money you pay.
- Get a written explanation if you are required to pay for anything other than rent (maintenance or utility charges).

Report Fraud

If you know of anyone who provided false information on a HUD housing assistance application or recertification or if anyone tells you to provide false information, report that person to the HUD Office of Inspector General Hotline. You can call the Hotline toll-free Monday through Friday, from 10:00 a.m. to 4:30 p.m., Eastern Time, at 1-800-347-3735. You can fax information to (202) 708-4829 or e-mail it to Hotline@hudoig.gov. You can write the Hotline at:



HUD OIG Hotline, GFI
451 7th Street, SW
Washington, DC 20410