

NINILCHIK INDIAN HOUSING PROGRAMS

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Ninilchik Indian Housing Homeownership Program (NIHHP)

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Ninilchik Indian Homeownership Home Program (NIHHP) Program Procedures

The Ninilchik Indian Housing Homeownership Home Program (here in after referred to as NIHHP) Seeks to provide new, safe, and affordable housing to eligible applicants.

- This program is a Mortgage Buy-down Assistance Program.
- No down payment is required. 0 % interest will be charged.
- Monthly payments will be established at final time of verification of income and will not exceed 22% of your income.
- The Applicant's are required to: carry insurance for full recovery of the home, to pay the property taxes and to maintain the condition of the home. A yearly inspection will be conducted.
- Applicants will be processed on a first come first serve basis, based upon a complete application and meeting all program requirements.
- Upon signing the Promissory Note, the applicant will be required to complete a homeownership class given by the NIHP staff. At this time the applicant may still back out of the Note if they so choose.

Eligibility Requirements

- ❖ Must reside within NTC Tribal boundaries for a minimum of 12 consecutive months.
- ❖ The NTC Tribal boundary area is from the South side of the Kasilof Bridge, South to the Fox River, East to Caribou Hills then back to the Kasilof Bridge.
- ❖ Income must be within the 80%, but not below the 50%, current Federal Median income limits determined for the Kenai Peninsula.
- ❖ Applicants must not have owned a home within the last 5 years.
- ❖ The Applicant must demonstrate an ability to meet repayment guidelines. Must supply an employment history or other form of income history for the previous 3 years.
- ❖ Must supply previous 3 years of income taxes or letter from IRS stating that you did not earn enough to have to file for those 3 years.
- ❖ Applicant must supply a recent credit history report for each adult that will be signing the contract.
- ❖ The applicants are required to update their application with their most recent income taxes yearly. This must be done until they are confirmed to be the next to receive a home. At which time the final determination of eligibility will be conducted, the 22% percent of the income will be established, and a Promissory Note will be signed locking the applicant into the home. At this time, you will not be required to update your finances again.

Application

Applicants who think that they qualify under the described program must fill out the application and bring in all the pertinent information to be copied. The Letter of Interest may be filled out at the time of receiving the application. This shows intent for your interest in the program. **This is not the date of your application.** Any items missing from the application file will cause it to be in the incomplete file and will not allow you to be on the list until all information is received. An incomplete file will not be considered for funding until all current items have been received. It is the responsibility of the applicant to make sure that all required documents are brought in and updated yearly with their recent filed income taxes. The application cannot be approved until all information is complete and in the file. It is the responsibility of the applicant to make sure that all of the information is complete.

Application Procedure

- ❖ After the applicant has completed the application, brought in the pertinent information, the NIHP staff will send out letters/ faxes to verify all household income.
- ❖ The 2 most recent Pay stubs may verify employment income.
Upon receipt of all information needed for the file, staff will review the file for completeness and eligibility.

Ninilchik Indian Housing Homeownership Program
P.O. Box 39070
Ninilchik, Alaska 99639
Ph: (907) 567-3313 Fx: (907) 567-3308

LETTER OF INTEREST

DATE: _____

PRINTED NAME: _____

ADDRESS: _____

TOWN, STATE, ZIP: _____

EMAIL: _____

WK PH: _____ HM PH: _____ MSG PH: _____

Regional Corporation: _____
Applicant Co-Applicant

Village Corporation: _____
Applicant Co-Applicant

Tribe: _____
Applicant Co-Applicant

Attention: Ninilchik Indian Housing Homeownership Program's Staff

I/We am/are interested in the Ninilchik Indian Housing Homeownership Program and would like an application.

The Homeownership Program is funded by a grant; therefore, is limited to availability of funds. Funds will be expended on a "*first come first serve basis*". Not reporting any household changes and providing my yearly income taxes will affect my/our ranking on the list.

Applicant: _____ Date: _____
Signature

Co-Applicant: _____ Date: _____
Signature

Home Area Location of Interest: _____

NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM
INFORMATION SHEET

The Ninilchik Indian Housing Homeownership Program (NIHHP) seeks to provide new, safe, and affordable housing to eligible applicants. Applications are date stamped when brought in and verified to contain all required information. Applicants name is then put on a list with those at the top of the list being the first to receive a home.

Please be aware that this program is based on very limited funding and only one home will be built per grant. An application may be put on a wait list for a few years; it is the responsibility of the applicant to check the status of their application with NIHP staff. After turning in the application and being placed on the waiting list, it will be your responsibility to keep updating your file on a yearly basis with changes in household size, income and your recent filed taxes until you sign the Promissory Note.

The home belongs to the Ninilchik Traditional Council until the occupancy agreement has been signed and an escrow is set up for the client.

The NIHP requires a recent credit report. Let it be known that we are not looking at your credit history to see if you have a clean and spotless credit history, but we are looking to ensure that you do not have any outstanding debts that are significant enough to be the cause for the loss of the home.

Applicant must demonstrate by employment history or other income history for the previous 3 years, an ability to meet repayment guidelines. Eviction is a consideration for non-payment since the NIHP uses payments received to help fund other applicants.

This is a (0%) interest grant, and no down payment is required.

Applicant will be required to maintain insurance on the structure. Applicant will also be responsible for property taxes, maintenance, upkeep of the structure and their own utilities.

Date of original application means the date that the NIHP has received all items required by the application in the checklist.

Any items missing from the applicant's application file will cause that application to be put on a hold status until all items are received.

It is solely the responsibility of the applicant to check the status of their application and make sure that all required documents are brought in.

I have read and understood the NIHHP Information sheet.

Applicant: _____ Date: _____
Signature

Co-Applicant: _____ Date: _____
Signature

NAHASDA INCOME LIMITS FOR ALASKA

NAHASDA INCOME LIMITS

For the Kenai Peninsula are listed on our website at:

NinilchikTribe-nsn.gov/housing

Please note that the “*Minimum Income Limits*” only applies to the Homeownership Program. You must be at or Under the 80% Median Income to Qualify for This Program

NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM (NIHHP)

APPLICANT CHECKLIST

Completing your application is very important and this checklist is intended to help you fill it out properly.

Name (Print): _____ Date: _____

1. Signed Letter of Interest,
2. A description describing how receiving a home from NTC will change your life.
3. Signed information Sheet.
4. Application form completely filled out and signed.
5. Past (3) three years signed income tax forms that were submitted to the IRS for each family member 18 and over. Or letter from the IRS, stating that you didn't have to file for each of the last 3 years.
6. Recent Credit History Report for each of the applicants that will be signing.
7. Divorce decree or other proof of marital status.
8. Income verification: pay stubs for the last 3 months; or if self-employed, the last three years income tax forms including the Schedule "C"; other income type requires proof of the last 3 months.
9. Original copy of Social Security Cards for each household member, 6 years and older unless it is on your driver's license or ID card.
10. Tribal Enrollment cards.
11. Birth Certificate for each child.
12. Driver's License or other ID card.
13. Signed Release of Information form.
14. Proof of disability and percentage of disability, if applicable.
15. Statement of assets and verification from all banks, (savings and checking) for each family member 18 and older.
16. 3 recent pay stubs from each family member 18 years of age and older.
17. Description of current housing for past 3 years.

NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM (NIHHP)

TO ALL APPLICANTS

The Ninilchik Indian Housing Homeownership Program (NIHHP) requests verification of your Tribal affiliation. Please submit a copy of your Tribal Enrollment Card. This information is helpful to the Ninilchik Traditional Council when applying for future HOME Program funds.

Federally-Recognized Tribe: _____

Village/Town: _____

State: _____

Borrower's Signature Authorization Form

To whom it may concern:

I hereby authorize the NIHP (Ninilchik Indian Housing Program), to verify my past and present employment earnings records, bank accounts, stock holdings and other asset balance that are needed to process my application. I further authorize the NIHP to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

I also authorize the Social Security Administration or any other state or government agency to release verification of my income, date of birth, the type of benefit, the effective date and the length of time the benefit will be received to the NIHP.

The information the lender obtains is only to be used in the processing of my application.

Applicant Social Security Number Date

Spouse or other adult Social Security Number Date

**NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM
(NIHHP)**

APPLICATION

Please read and completely fill-out ALL questions to enable NIHHP to process your application. Use additional paper if necessary. PRINT or TYPE.

Applicant Name: _____ Home Ph: () _____

Work Ph: () _____

Spouse Name: _____ Work Ph: () _____

Other Names Used: _____

Email Address: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Employer Name and Address (applicant)

_____ Phone Number: _____

Date of Employment: From _____ To _____

Spouse or other Adult Income:

_____ Phone Number _____

Date of Employment: From _____ To _____

Have you been a HOMEBUYER? HOMEOWNER? Or received assistance for a home purchase in the last five- (5) years? No ___ Yes ___, if yes please describe below.

NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM (NIHHP)

Please fill in the section as completely as possible.

Please provide tax return copies, for the last three- (3) years that were sent to the IRS.

Applicant Income from Tax Returns

Spouse Income or Other Household Member

20 _____ \$ _____
 20 _____ \$ _____
 20 _____ \$ _____
 20 _____ \$ _____

20 _____ \$ _____
 20 _____ \$ _____
 20 _____ \$ _____
 20 _____ \$ _____

INCOME FOR 30-DAYS

OTHER INCOME

Applicants Base Pay \$ _____
 Spouse or Other Adult \$ _____
 Other Adult \$ _____

\$ _____
 \$ _____
 \$ _____

ASSETS

CURRENT MONTHLY EXPENSES

Cash in Savings: \$ _____
Stocks & Bonds: \$ _____
Life Insurance: \$ _____
Cash Value: \$ _____
Mobile Home: \$ _____
Other Assets: \$ _____
Other Assets: \$ _____
Other Assets: \$ _____
Other Assets: \$ _____
Other Assets: \$ _____
Other Assets: \$ _____
Other Assets: \$ _____
TOTAL: \$ _____

Rent: \$ _____
Utilities: \$ _____
Dept Payments: \$ _____
Student Loan: \$ _____
Insurance: \$ _____
Telephone: \$ _____
Child Care: \$ _____
Car Payments: \$ _____
Other Expense: \$ _____
Other Expense: \$ _____
Other Expense: \$ _____
Other Expense: \$ _____
Other Expense: \$ _____
TOTAL: \$ _____

Have you owned and sold, any Real Estate within the last five- (5) years? YES _____ NO _____

I hereby swear and attest that all of the information provided on this application is true and correct. I understand that this is not a contract and does not bind either party. If any information is found to be false and misleading, I understand that I will be disqualified from the program or other actions may be taken against me. I also understand that the NIHP is FEDERALLY funded through the Department of Housing & Urban Development. (HUD)

Applicant: _____ Date: _____

Co Habitant: _____ Date: _____

NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM (NIHHP)

Applicant Household Composition Please list all persons who is or will be living in your home

Applicant: _____
 Soc. Sec. #: _____

Co-Habitant: _____
 Soc. Sec. #: _____

Other Adults: _____
 Soc. Sec. #: _____

Children: _____
 Soc. Sec. #: _____

Children: _____
 Soc. Sec. #: _____

Children: _____
 Soc. Sec. #: _____

Children: _____
 Soc. Sec. #: _____

Children: _____
 Soc. Sec. #: _____

Children: _____
 Soc. Sec. #: _____

Income

Please list **ALL** Income for the last 12 months that **ALL** household members have received from any source, before any deductions. (Gross Income)

Incomes Types	Applicant	Spouse/Co-Habitant	All Adults Age 18+
Base Pay			
Overtime			
Commissions			
Bonuses			
Social Security			
Alaskan Longevity			
Native Corporations			
Native Board Payments			
Alaskan Permanent Fund			
<u>List All Other Income Below</u>			
TOTAL			

**NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM
(NIHHP)**

APPLICANT (S) CERTIFICATION FORM

Giving True and Complete Information

I/we certify that all the information provided on household composition, income, family assets, and items for allowances and deductions, is accurate and complete to the best of my/our knowledge. I/we have received the application form and the HUD form “Things you should know” and certify that the information on my/our application form is true and correct.

Reporting on Prior Housing Assistance

I/ we certify that I/we have disclosed where I/we received any previous Federal housing assistance and whether or not any money is owed. I/we certify that we did not commit any fraud, knowingly misrepresent any information, or vacate the unit in violation of the lease in any previous Federal assistance.

Owner-Occupancy Property

I/we certify that the house will be my/our principal residence and that I/we will not obtain duplicate Federal housing assistance while I/we am/are in the NIHP Program. I/we will not live anywhere else without notifying the NIHP Program immediately in writing, with 30 days advance notice. I/we will not sublease my/our property unless it has been approved by the NIHP Program in writing.

Cooperation

I/we know that I/we am/are required to cooperate in supplying all information needed to determine my eligibility. I/we understand failure or refusal to do so may result in delays or termination of this case for eligibility determination.

REMINDER: Determination of your eligibility cannot be made until all written certifications are returned to NIHHP. Verbal determinations of your eligibility cannot be made.

Criminal and Administrative Actions for False Information:

I/we understand that knowingly supplying false, incomplete or inaccurate information is punishable under Federal or State criminal law. I/we understand that knowingly supplying false, incomplete, or inaccurate information is grounds for termination from all NIHP Programs.

Signature and date of Household Adults

1) _____ 3) _____

2) _____ 4) _____

**NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM
(NIHHP)**

Notice to All Applicants

Any items missing from the application file will cause it to be an incomplete file, which will not be considered, for funding until all current items have been received.

It is the **sole** responsibility of the applicant to check on the status of their application and to make sure that all required documents are brought in.

I have read and understand the above statements.

Applicant's signature

Date _____

NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM (NIHHP)

Things You Should Know

U. S. Department of Housing and Urban Development
Office of Inspector General

May 1988 p-88-2

Don't risk your chances for Federally assisted housing by providing false, incomplete, or inaccurate information on your application and rectification forms.

PURPOSE This is to inform you that there is certain information you must provide when applying for assisted housing. There are penalties that apply if you knowingly omit information or give false information.

PENALTIES FOR COMMITTING FRAUD The United States Department of Housing and Urban Development (HUD) places a high priority on preventing fraud. If your application or rectification forms contain false or incomplete information, you may be:

- * Evicted from your apartment or house:
- * Required to repay all overpaid rental assistance you received:
- * Fined up to \$10,000.00:
- * Imprisoned for up or 5 years; and/or
- * Prohibited from receiving future assistance.

Your State and local governments may have other laws and penalties as well.

ASKING QUESTIONS When you sit down with the person who fills out your application, you should know what is expected of you. If you do not understand something, say so. That person can answer your question or find out what the answer is.

COMPLETING THE APPLICATION When you give your answers to application questions, you must include the following information:

Income:

- * All sources of money you and any "adult" member of the family receive (wages, welfare payments, alimony, social security, pensions, etc.).
- * Any money you receive on behalf of your children (child support, social security for children, etc.).
- * Income from assets (interest from a savings account, credit union, or certificate of deposit, dividends from stocks, AK Perm Dividend, etc.).
- * Earnings from a second job or part time job.
- * Any anticipated income (such as a bonus or pay raise you expect to receive).

Assets:

- * All bank accounts savings bonds, certificates of deposit, stocks, real estate, etc. that are owned by you or any adult member of your family/household who will be living with you.
- * Any business or asset you sold in the last 12 months for less than its full value, such as your home to your children.

Family/Household Members:

- * The names of all of the people (adults and children) who will actually be living with you whether or not they are related to you.

Signing the Application

- * Do not sign any form unless you have read it, understand it, and are sure everything is complete and accurate.
- * When you sign the application and certification forms, you are claiming that they are complete to the best of your knowledge and belief. You are committing fraud if you sign a form knowing that it contains false or misleading information.
- * Information you give on your application will be verified by your housing agency. In addition, HUD may do computer matches of the income you report with various Federal, State, or private agencies to verify that it is correct.

Re-certifications

You must provide updated information at least once a year. Some programs require that you report any changes in income or family/household composition immediately. Be sure to ask when you must rectify. You must report on rectification forms:

- * All income changes, such as pay increases or benefits, change of job, loss of job, loss of benefits, etc. for all adult family/household members.
- * Any family/household member who has moved in or out.
- * All assets that you or your family/household members own and any asset that was sold in the last 2 years for less than its full valve.

Beware of FRAUD

You should be aware of the following fraud schemes:

- * **Do not pay any money to file an application.**
- * **Do not pay any money to move up on the waiting list.**
- * **Do not pay for anything not covered by your lease.**
- * **Get a receipt for the money you pay.**
- * **Get a written explanation if you are required to pay any money other than rent (such as maintenance charges, etc.).**

Reporting Abuse

If you are aware of anyone who has falsified an application, or if anyone tries to persuade you to make false statements, report them to the manager of your project or PHA. If you cannot report to the manager, call the local HUD office or the HUD hotline at **(202) 472-4200**. This is not a toll free number. You can also write to the HUD Hotline, Room 8254, 451 Seventh Street, SW, Washington, D.C. 20410.

I have read and understand this bulletin:

Signed: _____ Date: _____

Signed: _____ Date: _____

**NINILCHIK INDIAN HOUSING HOMEOWNERSHIP PROGRAM
(NIHHP)**

Ninilchik Indian Housing Programs

15910 Sterling Hwy.

P.O. Box 39070

Ninilchik, AK 99639

PH: 907 567-3313 / FX: 907 567-3308

Email: bob@ninilchiktribe-nsn.gov

RELEASE OF INFORMATION

I/We, the undersigned, hereby authorize the release of any information via **fax** or hard copy concerning me, to the Ninilchik Indian Housing Programs / Ninilchik Traditional Council, located at 15910 Sterling Highway, P.O. Box 39070, Ninilchik, Alaska 99639. The requested information shall be used solely in the administration of NIHHP programs, and a reproduction of this release is as valid as the original. **Contacts may include, but not be limited to:**

- ❖ Public Assistance
- ❖ Department of Labor
- ❖ Social Security Administration
- ❖ Veterans Administration
- ❖ Division of Vocational Rehabilitation (DVR)
- ❖ Employers
- ❖ Native Corporations
- ❖ Child Support Enforcement Agency
- ❖ Bureau of Indian Affairs
- ❖ Private Individuals
- ❖ Alaska Perm. Dividend Fund
- ❖ Alaska Senior Benefit Program
- ❖ Any and all NTC Departments
- ❖ NTC Tribal Services

Other (Please Name): _____

This authority shall continue until revoked in writing by the undersigned.

Applicants Signature	Date	Social Security Number
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Printed Name

Spouse/ Co- Habitant Signature	Date	Social Security Number
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Printed Name

**NINILCHIK INDIAN HOUSING PROGRAMS
(NIHHP)
Further Requirements**

By signing below, I am stating that I have read, understand and accept that anytime prior to the actual signing of the Homeownership Contract papers, that the Ninilchik Tribe's, Indian Housing Programs has the right to decline my request for participation in the Homeownership Program.

Examples of some reasons for refusal of participation may be:

1. If the Housing Programs believes that you are not able to financially, mentally or physically able to handle the requirements set forth within the Homeownership Program requirements, at the present time of review prior to the signing of the Homeownership contracts between you and the Ninilchik Traditional Council.
2. The Housing Programs has reason to believe that based upon recent lifestyles or events with the applicant/s, that by providing a home to the applicant, there is reason to believe that home may not be taken care of properly for the near future, or for the life terms of the mortgage.
3. These are only examples and others may be used outside of these examples. NTC Executive Director will make the final approval of any declinable reasons.
4. Applicants can file a grievance, and the proper grievance procedures are found within this application, or can be obtained through the Ninilchik Indian Housings main office.

By signing below, I am stating that I have read, understand and accepted the above conditions as part of my Homeownership Program application's approval.

Applicants Signature

Date

Co- Habitant's Signature

Date