The CPNHD offers homebuyer education classes for all CPN tribal members and CPN employees who are considering purchasing a home.

The Citizen Potawatomi Nation Housing Department (CPNHD) Mission Statement:

To provide low-income Citizen
Potawatomi Nation tribal members and
other low-income Native American
people with the opportunity for decent,
safe and sanitary housing while building
stronger, healthier communities and
promoting economic independence for
our clientele. This will include tribal
members in our jurisdiction as well as
outside our jurisdiction where tribal
needs require our consideration.

- John A. Barrett., CPN Chairman



CONTACT INFORMATION

Executive Director- M. Scott George sgeorge@potawatomi.org

Internal Auditor/Tribal Rentals Manager-Angelique Williams awilliams@potawatomi.org Maintenance Tech-Chad Simons

Affordable Rent Programs
Rental Manager – Yolanda Hunter
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Maintenance Tech-Larry Bourbonnais
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Rossville, KS Elder Complex
Manager-Lyman Boursaw (785) 584-6401
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Homeownership Programs Manager -Sherry Byers sbyers@potawatomi.org Down Payment & Closing Cost, New Home Construction, Homebuyer Education

<u>Development Coordinator-</u> Gary DeLonais gary.delonais@potawatomi.org

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Mortgage Staff – FNB Loan Officer – Rachel Vallandingham rachelvallandingham@fnbokla.bank 405-275-8830 or 800-227-8362 Fax 405-275-8980



CITIZEN POTAWATOMI NATION HOUSING DEPARTMENT

Program Guide



CPN Housing Headquarters

44007 Hardesty Road Shawnee, OK 74801

Phone: (405) 273-2833

Toll Free: (800) 880-9880

Fax: (405) 273-8197



Down Payment & Closing Cost

Assistance Grant is a <u>one-time-only</u> grant up to \$2,125 used towards Down Payment or Closing Costs. Applicants must meet the following requirements:

- 1) All CPN tribal members must reside in the United States to qualify.
- 2) Other Native American applicants must live within the tribal jurisdiction, be age 60 or older, and within the 80% National Median Income.
- 3) Oklahoma residents <u>may</u> be required to mortgage through the tribally owned bank, First National Bank & Trust Co. (FNB).
- 4) Mobile homes are <u>not</u> eligible for this grant.
- 5) No convicted felonies for anyone in the household.
- 6) Home purchased must be primary residence.
- 7) Tribal member's name must be on the loan.
- 8) Application and required documents must be submitted at least three weeks prior to closing or no later than 30 days after the closing date. Applications received after the 30-day limit will not be considered.

♦ Home III Construction enables CPN tribal members to construct a new home with a \$20,000 buy-down grant to be applied to the construction cost of the home. Applicants must meet the following requirements:

- 1) Land must be located within our CPN tribal jurisdiction and in the tribal members name free & clear.
- Annual income must <u>not</u> be greater than the 80% National Median Income (see chart).
- 3) Must mortgage through First National Bank & Trust Co, (FNB) in Shawnee, Ok.

♦ Elder/Disabled Home Repair

Program is to assist low-income, tribal elder homeowners with home repairs. Applicants must meet <u>ALL</u> of the following requirements:

- A member of a federally recognized tribe, with priority given to CPN tribal members.
- 2) At least 60 years of age or older and/or disabled tribal member age 55 or older as defined by the ADA.
- 3) Must be their primary residence with NO reverse mortgage.
- 4) Annual income must <u>not</u> be greater than the 80% National Median Income (see chart).
- 5) Must reside within the CPN tribal jurisdiction.
- 6) Must have current Homeowners Insurance & Taxes paid up-to-date.
- 7) No convicted felonies for anyone in the household.

A possible mortgage will be placed on your home depending on the amount of the assistance. This program offers assistance with handicap accessibility, minor repairs and rehabilitation issues that threaten the safety of the homeowner and the longevity of the home. Repairs we do NOT assist with is cosmetic remodels and/or new appliances.

♦ Affordable Rental Program are rental duplexes Applicants must meet the following requirements:

- 1) The applicant must qualify as a low income family, defined as a family whose income does not exceed 80% of the National Median Income (see chart).
- 2) An applicant must qualify as an Indian family, defined by the Housing Department as an enrolled member of a federally recognized tribe, with priority given to CPN tribal members.
- 3) An applicant and/or family member listed on the application cannot be convicted in any court of a felony or found civilly or criminally liable for breaching fiduciary or contractual duty to the Tribe

Units are located at the CPN Father Murphy Elder Complex, Nichols Elder Complex, Rossville, KS Elder Complex and family units are located at the Citizen Place North Complex.

FY 2021 NATIONAL INCOME LIMITS						
	1 Person	2 Person	3 person	4 Person	5 Person	6 Person
80% Median	\$44,744	\$51,136	\$57,528	\$63,920	\$69,034	\$74,147
100% Median	\$55,930	\$63,920	\$71,910	\$79,900	\$86,292	\$92,684