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

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**CONTACT INFORMATION**

**Executive Director:** M. Scott George  
sgeorge@potawatomi.org

**Internal Auditor/Policy Analyst**  
Tia Stewart tia.stewart@potawatomi.org

**Affordable Rent Programs**
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Family Rental Manager – La’Trenda Sanders  
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Maintenance Tech-Larry Bourbonnais  
Maintenance Tech-Jepothy Quirk

**Rossville, KS Elder Complex**
Manager-Lyman Boursaw (785) 584-6401  
Maintenance Tech-Mike Martin

**Homeownership Programs/Tribal Rentals Program**
Manager- Sherry Byers  
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Maintenance Tech-Chad Simons

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Elder/Disabled Repair Program

**Office Assistant- Kauanoe La Brie**  
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**Mortgage Staff – Sovereign Bank**
Loan Officer – Rachel Vallandingham  
rvallandingham@banksovereign.com  
Phone 405-878-1927

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**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
Home Purchase Mortgage Buy-Down Program

- All CPN tribal members must reside in the United States to qualify.
- Other Native American applicants must live within the tribal jurisdiction, be age 60 or older, and income within the 80% National Median Income (see chart).
- Oklahoma residents may be required to mortgage through the tribally owned bank, Sovereign Bank.
- Mobile homes are not eligible for this grant.
- No convicted felonies for anyone in the household.
- Home purchased must be primary residence.
- Tribal member’s name must be on the loan.
- 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:
  - Land must be located within our CPN tribal jurisdiction and in the tribal members name free & clear.
  - Annual income must not be greater than the 80% National Median Income (see chart).
  - Must mortgage through Sovereign Bank in Shawnee, OK.

Down Payment & Closing Cost Assistance Grant

- 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.

Lease with Option to Purchase Program

- First-time homebuyers, a lease-purchase can turn into a home purchase deal within a certain timeframe. Requirements include:
  - Income must be with the current HUD limits per family size (see chart).
  - Full-time stable employment
  - Positive debt to income ratio
  - Positive rental history
  - Credit scores that are workable for a mortgage loan

Elder/Disabled Home Repair Program

- Is for low-income, tribal elder homeowners with home repairs. Applicants must meet ALL of the following requirements:
  - A member of a federally recognized tribe, with priority given to CPN tribal members.
  - At least 60 years of age or older and/or disabled tribal member age 55 or older as defined by the ADA.
  - Must have current Homeowners Insurance & Taxes paid up-to-date.
  - No convicted felonies for anyone in the household.

Affordable Rental Program

- Are rental duplexes. Applicants must meet the following requirements:
  - The applicant must qualify as a low income family, whose annual income must not be greater than the 80% National Median Income (see chart).
  - Applicants must be their primary residence with NO reverse mortgage.
  - 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.

<table>
<thead>
<tr>
<th>FY’2023 National Income Limits</th>
</tr>
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<tbody>
<tr>
<td><strong>Issued: July 6, 2023</strong></td>
</tr>
<tr>
<td><strong>1 person</strong></td>
</tr>
<tr>
<td><strong>2 Person</strong></td>
</tr>
<tr>
<td><strong>3 Person</strong></td>
</tr>
<tr>
<td><strong>4 Person</strong></td>
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<tr>
<td><strong>5 Person</strong></td>
</tr>
<tr>
<td><strong>80% Median</strong></td>
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<td><strong>100% Median</strong></td>
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