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

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Internal Auditor- Angelique Williams awilliams@potawatomi.org

Affordable Rent Programs
Rental Manager – Yolanda Hunter yolanda.hunter@potawatomi.org
Maintenance-Larry Bourbonnais Maintenance- Chad Simons

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

Homeownership Programs
Manager - Sherry Byers sbyers@potawatomi.org
Down Payment & Closing Cost, New Home Construction, Acquisition, Homebuyer Education

Development Coordinator- Gary DeLonais gary.delonais@potawatomi.org

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Mortgage Staff – FNB
Loan Officer – Jeff Scroggins jscroggins@fnbshawnee.com
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 one-time-only 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 may be required to mortgage through the tribally owned bank, First National Bank & Trust Co. (FNB).
4. Mobile homes are not eligible for this grant.
5. No convicted felons 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.
2. Annual income must not be greater than the 80% National Median Income (see chart).
3. Must mortgage through First National Bank & Trust Co. (FNB) in Shawnee, Ok.

**Acquisition Program** enables CPN tribal members to choose and purchase existing homes from the CPNHD inventory. Applicants must meet the following requirements:

1. Annual income must not be greater than the 80% National Median Income (see chart).
2. Must mortgage through First National Bank & Trust Co. (FNB).

Each approved borrower is eligible for up to a $20,000 buy-down grant to be applied to the purchase price of the home.

**Elder/Disabled Home Repair Program** is available to make elder homes safer and more efficient as their needs increase. Applicants must meet the following requirements:

1. 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 not 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 assist with handicap accessibility, roof repair/replacement, electrical issues, plumbing issues, leveling & foundation work, windows, and repair to central heat & air. However, we do not assist with home updates or weatherization.

**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.

<table>
<thead>
<tr>
<th>FY 2019 NATIONAL INCOME LIMITS</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
<th>6 Person</th>
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</thead>
<tbody>
<tr>
<td>80% Median</td>
<td>$42,280</td>
<td>$48,320</td>
<td>$54,360</td>
<td>$60,400</td>
<td>$66,433</td>
<td>$72,466</td>
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<tr>
<td>100% Median</td>
<td>$52,850</td>
<td>$60,400</td>
<td>$67,950</td>
<td>$75,500</td>
<td>$81,540</td>
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