



**B. FAMILY INFORMATION:**

List all other persons who will be living in the household on a permanent basis. Start with the oldest.

Name	D.O.B.	SS#	Relationship	Tribe/Roll # (if any)
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**C. INCOME/DEBT INFORMATION:**

**List all household family members at least 18 years old who have income:**

Income includes, but is not limited to, wages, salary, commissions, or income earned from self-employment, rental income, child support and alimony, adult member's per capita payments, retirement, disability, unemployment, interest and dividends, general assistance, and public assistance.

Name	Annual Income	Source of Income
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

**Total household annual income:** \$ \_\_\_\_\_  
 (if necessary, continue on another sheet)

**List all debts** for those individuals who are listed above as having income (including, without limitation, housing payments or rent, credit card debt, car payments, all other installment debt to be paid over six months or longer, all debt in excess of \$500, etc.):

Lender/Creditor	Balance owed	Description
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

**Total combined household debt:** \$ \_\_\_\_\_  
 (if necessary, continue on another sheet)

**Other financial information:** If the answer to any of the following seven questions is yes, provide details in the space provided after the last question.

1. Is the applicant/debtor not current on all listed debt obligations?
2. Has the applicant/debtor had a foreclosure or a bankruptcy filing within the last 60 months?
3. Has the applicant/debtor had an eviction from housing within the last three (3) years?
4. Does the applicant/debtor have an outstanding IRS lien or other tax lien with no satisfactory arrangement for payment?
5. Has applicant/debtor had three or more rent payments late within the last twelve (12) months?
6. Does applicant/debtor have an unsatisfied judgment relating to a non-payment within the last twelve (12) months?
7. Does applicant/debtor have an outstanding judgment by the United States obtained in a federal court, other than tax court?

**Please provide details here if you answered yes to one or more of the questions listed above:**

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**D. HOUSING INFORMATION**

- |   |       |      |      |
|---|-------|------|------|
| 1. Are you a homeowner now? (Circle one)  | YES   | NO   |      |
| 2. If you are a homeowner now, what is the condition of your home? (Circle one)                   | GOOD  | FAIR | POOR |
| 3. If you are not a homeowner now, have you owned a home in the last five (5) years? (Circle one) | YES   | NO   |      |
| 4. How many bedrooms are in your present housing unit?  | _____ |      |      |

**E. OTHER BACKGROUND INFORMATION:**

1. Has the applicant, or any other household member who will reside in the housing, been convicted of any of the crimes listed below within the time period indicated? (Circle one)      YES      NO
 

Last 10 Years:	Murder or attempted murder, manslaughter, rape, attempted rape, kidnapping, or incest at any time during age of majority.
Last 10 Years:	Assault with a dangerous weapon, arson, drug manufacturing or distribution/sale.
Last 3 Years:	Assault and battery, drug possession or use within the last three years

**I certify the foregoing information to be true complete and accurate to the best of my knowledge. I also certify that I have read and understand the PBPNHD Lease/Purchase Program Overview and Eligibility Requirements.**

**Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Spouse's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**For this application to be considered, you must submit the following with your application:**

1. A copy of the tribal enrollment card for the tribal member head of household.
2. A signed copy of income tax returns, W-2 forms, check stubs, statements, or other verification for all household income sources.
3. A copy of the Social Security Card for the tribal member head of household.

**ALL APPLICANTS ARE RESPONSIBLE FOR KEEPING THE INFORMATION IN THEIR APPLICATION CURRENT**

**THIS APPLICATION IS SUBJECT TO CURRENT ELIGIBILITY REQUIREMENTS AND AVAILABILITY OF FUNDING AT THE TIME OF SELECTION FOR PROGRAM PARTICIPATION**

**Return this application and all requested information to:**

Prairie Band Potawatomi Nation  
Housing Department  
8273 156th Lane  
Mayetta, KS 66509

## **PRAIRIE BAND POTAWATOMI HOUSING DEPARTMENT Lease/Purchase Program Overview and Eligibility Requirements**

### **PURPOSE**

The PBPB has determined that there is a housing shortage on the Reservation, such that members living on the Reservation have limited choices on available housing and members who live off the Reservation have little opportunity to move onto the Reservation.

This program provides an opportunity for eligible enrolled adult tribal members to purchase a new single-family home placed on tribal trust lands. The purpose of providing these homes is to make available sufficient, safe and sanitary housing for PBPB member families to live on the Reservation and to provide the opportunity to experience and maintain PBPB culture and traditions.

### **OVERVIEW**

These single-family homes are available through a lease/purchase agreement with the Nation. Monthly payments on these homes will be not less than \$550.00 per month. Applicants who are approved for one of these homes must agree to participate in a PBPBHA sponsored or approved homebuyer education program so that they may obtain information about the home buying process and homeownership responsibilities.

The purchaser will be responsible for all maintenance and upkeep on the home, the conditions of which will be verified by an annual inspection of the property. The purchaser will also be responsible for maintaining any desired insurance on personal property within the home. Therefore it is important that those occupying the homes be financially able to buy and maintain a home without placing a financial strain on the family.

Since the homes are being placed on tribal trust lands and are intended to benefit tribal members, the Nation will retain the right to repurchase the home in the event that the owner is not able to meet his/her financial obligations. The Nation will also retain this right in the following situations: In the event that the owner wishes to sell the home or to cancel the lease/purchase agreement and/or in the event that the lessee does not perform his/her required obligations under the terms of this program and the lease agreement.

Under this lease/purchase option, the lessee/purchaser will lease the home from the Nation for a term of fifteen years. The payments made (less insurance costs) will be considered to be payments on the home if there is compliance with all terms of the lease by the original lessee/purchaser. The result of compliance with all terms of the lease at the end of the fifteen-year period will be that the home will be conveyed to the original lessee/purchaser at no cost. The lessee/purchaser will lease the underlying land for a nominal price under a long-term lease with the Nation. The purchaser will be responsible for all maintenance and upkeep on the home.

In the event that the lessee/purchaser breaches a material term of the lease, the lease may be terminated by the Nation and the lessee/purchaser will have to vacate the property. The lease on the land will terminate if the lease/purchase on the house terminates. All lease payments made will be forfeited. A new lessee/purchaser will be signed up and the same conditions over a *new* fifteen-year period will apply to that new lessee/purchaser.

The only exception shall be that in the event a lessee/purchaser is survived by a tribal member spouse or adult tribal member son or daughter who is determined by applicable probate proceedings to inherit the leasehold interest, the lease term shall not be terminated or started over.

In the event that the tribal member fulfills all terms and conditions of the lease, and the house is conveyed to the member at the end of the fifteen-year period, any amount forgiven at the end of the lease period shall be considered taxable income to the tribal member under current law and the Nation is *not* responsible for any tax liability to the member as a result of that income. This amount shall be derived by deducting the amount of applied rental payments from the lesser of the home's initial cost or its appraised value at the end of the fifteen-year period.

## **ELIGIBILITY REQUIREMENTS**

1. The applicant must be an adult Prairie Band Potawatomi Nation tribal member
2. The applicant's gross annual household income must be adequate to support a payment of not less than \$550.00/month plus insurance and maintenance. Therefore the applicant's debt-to-income ratio, including housing cost, cannot exceed more than 41% of their gross income. In addition, 30% of the applicant's gross household income needs to be adequate to reasonably support said payment and expenses.
3. The applicant must be current on all debt obligations, and not have had:
  - a foreclosure or a bankruptcy filing within the last 36 months
  - an eviction from housing within the last 36 months
  - an outstanding IRS lien or other tax lien with no satisfactory arrangement for payment
  - three or more rent payments late within the last twelve months or have an unsatisfied judgment relating to a nonpayment within the last 12 months
  - an outstanding judgment by the United States obtained in a federal court, other than tax court.

If an applicant has one or more of these events occur while occupying the home or has a material breach of the lease agreement, the occupant will be subject to a termination of the lease upon 30 days notice.

4. The applicant must occupy the home as a principle residence and cannot own a possessory interest in another residence in which they could be residing at the time they move into the subject property.
5. The applicant must have a background that indicates they will be able to live harmoniously in the community without presenting a danger to the health and safety of other residents. Any criminal background must not include any of the following:
  - Conviction for murder or attempted murder, manslaughter, rape, attempted rape, kidnapping or attempted kidnapping, or incest at any time during age of majority or within the last ten years if committed while a juvenile
  - Conviction for assault with a dangerous weapon, arson, drug manufacturing, distribution or sale within the last ten years

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- Conviction for assault and battery, drug possession or use within the last three years.
7. The applicant must not have abandoned a HUD/NAHASDA assisted home on the PBPB Reservation.

## **PRIORITIES**

Priority assignment of Lease/Purchase housing will be based on time and date application is received in the Housing Office. Applications will be processed according to qualifying information provided on initial application and will be processed when/if Lease/Purchase housing becomes available.

## **ACCEPTANCE OF APPLICATIONS AND WAITING LIST REVIEW**

All tribal members who appear to meet the program requirements may apply with the PBPBNA. **Incomplete applications will not be accepted and will be returned to the applicant for completion.** Applicants are responsible for keeping the information on their application current. PBPBNA will attempt to notify applicants of available Lease/Purchase home via postal mail at the last known address. If an applicant cannot be located at the last known address the application will be placed at the bottom of the Lease/Purchase waiting list.