



PRAIRIE BAND POTAWATOMI NATION
TRIBAL HOUSING DEPARTMENT



LEASE/PURCHASE APPLICATION

The information in this application is being collected to identify eligible families or individuals to participate in the Nation's Lease/Purchase program. The applicants must provide the required information for consideration of the application. Incomplete information and/or false statements will subject this application to rejection of this program. Making a false statement on this application shall bar you from participating in any housing assistance benefit for the term of at least five (5) years.

APPLICANT INFORMATION

First Name:	Middle:	Last:	Maiden (if any)
Date of birth:	Phone:	Age:	
Tribal Enrollment Number (CDIB): Attach copy to application		SSN: Attach copy to application	
Current address:			
City:	State:	ZIP Code:	
Own Rent (Please circle)	Monthly payment or rent:	How long?	
<i>Contact information for Landlord and/or Managing Company:</i>			
Name:		Phone:	
Address:			
City:	State:	ZIP Code:	
Is a foreclosure or eviction action now pending against you?		Yes	No
If yes, for what reason?			
Has an eviction ever been instituted against you?		Yes	No
If yes, for what reason?			
Have you ever vacated a unit owing rent or other amounts?		Yes	No
If yes, for what reason?			

EMPLOYMENT INFORMATION

Current employer:			
Employer address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual income:	
Previous employer:			
Address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual income:	

ALL INCOMPLETE APPLICATIONS WILL BE RETURNED AND WILL NOT BE CONSIDERED

SPOUSE INFORMATION
NEED NOT BE TRIBAL

First Name:	Middle:	Last:	Maiden (if any)
Date of birth:	Phone:	Age:	
Tribal Enrollment Number (CDIB), if any: Attach copy to application		SSN: Attach copy to application	
Current address:			
City:	State:	ZIP Code:	
Own Rent (Please circle)	Monthly payment or rent:	How long?	
Is a foreclosure or eviction action now pending against you?		Yes	No
If yes, for what reason?			
Has an eviction ever been instituted against you?		Yes	No
If yes, for what reason?			
Have you ever vacated a unit owing rent or other amounts?		Yes	No
If yes, for what reason?			

SPOUSE EMPLOYMENT INFORMATION

Current employer:			
Employer address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual income:	
Previous employer:			
Address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual income:	

INCOME INFORMATION

List name, source of income and total annual income for all individuals who will be occupying the unit. Include per capita payments, social security, social security disability Insurance (SSDI), VA benefits, retirement, and all other sources of income.

Name	Source/Type of Income	Annual Income

Total Household Annual Income
If necessary, continue on another sheet

I hereby certify the above information is correct to the best of my knowledge and may be used for purposes of verification. I hereby authorize the release of information requested to the Prairie Band Potawatomi Nation Tribal Housing Department for the purposes of determining housing eligibility. I hereby also certify I have read and understand the Prairie Band Potawatomi Nation Tribal Housing Department's Eligibility Requirements.

Signature of Applicant

Head of Household _____ 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 (CDIB) card for the tribal member head of household and Spouse (if Tribal).
2. A signed copy of income tax returns, W-2 forms, Check stubs, statements or other verification for all household income.
3. A copy of the Social Security cards for Head of Household and Spouse

ALL APPLICANTS ARE RESPONSIBLE FOR KEEPING THE INFORMATION IN THEIR APPLICATION CURRENT, E.G., ADDRESS CHANGES, NUMBER OF OCCUPANTS. FAILURE TO UPDATE YOUR APPLICATION AT LEAST ONCE A YEAR WILL RESULT IN YOUR APPLICATION BEING PLACED ON AN INACTIVE LIST.

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

<i>TO BE COMPLETED BY HOUSING DEPARTMENT STAFF ONLY</i>		
Date Received:		
Received by:		
Entered By:	Rental Database:	Mail log:

**PRAIRIE BAND POTAWATOMI NATION
TRIBAL HOUSING DEPARTMENT**

LEASE/PURCHASE PROGRAM OVERVIEW AND ELIGIBILITY REQUIREMENTS

PURPOSE

The Prairie Band Potawatomi Nation Tribal Housing Department has determined that there is a housing shortage on the Reservation, such that members living on the Reservation have limited choices of available housing and members who live off the Reservation have little opportunity to move on to the Reservation.

This program provides an opportunity for eligible enrolled adult tribal members to purchase a new single-family home placed on trust lands. The purpose of providing these homes is to make available sufficient, safe and sanitary housing for Prairie Band Potawatomi Nation member families to live on the Reservation and to provide the opportunity to experience and maintain Prairie Band Potawatomi Nation 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 Prairie Band Potawatomi Nation Tribal Housing Department 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 all 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 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 purchase 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 requires obligations under the terms of this program and the lease agreement.

Under this lease/purchase option, the lessee will lease the home from the Nation for a term of fifteen (15) 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 lessee 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 homes initial cost or its appraised value at the end of the fifteen-year period.

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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 the 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 arrangements for payment
 - Three or more rent payments late within the last twelve 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 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:
 - a. Conviction for murder or attempted murder, manslaughter, rape, attempted rape, kidnapping, child molestation or incest at any time during age of majority or within the last ten years if committed while a juvenile
 - b. Conviction for assault with a dangerous weapon, arson, drug manufacturing, distribution or sale within the last ten years
 - c. Conviction for assault and battery, drug possession or use within the last three years
6. The applicant must not have abandoned a HUD/NAHASDA assisted home on the Prairie Band Potawatomi Nation Reservation.

RULES OF OCCUPANCY

In order to prevent overcrowded conditions and unusual wear and tear on units, the following schedule shall be adopted to determine household size for occupancy:

Bedrooms	Minimum Number of Occupants	Maximum Number of Occupants
1	1	2
2	1	4
3	2	6
4	3	8
5	4	9
6	5	9

APPLICATION PROCEDURES

Applicants who appear to meet the program requirements may apply with the Prairie Band Potawatomi Nation Tribal Housing Department. 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 Lease/Purchase housing becomes available. Each applicant will be required to provide all information requested on the application and sign all necessary forms, documents and certifications for the type of housing for which they qualify. All information or any statements made by the applicant are subject to verification.

Applications shall be received at the Prairie Band Potawatomi Nation Tribal Housing Department office located at

8273 156th Lane
Mayetta, KS 66509

All applications are to be fully completed and signed. Incomplete applications will be returned to applicant and will not be considered. Immediately upon receipt, the application will be date and time stamped and initialed by the Prairie Band Potawatomi Nation Tribal Housing Department staff. Completed applications may be mailed or delivered in person. Faxed or emailed applications will not be accepted. **Only original applications with original signatures will be considered.**

Applicants are responsible for keeping the all information on their application current. Prairie Band Potawatomi Nation Housing Department will attempt to notify applicants of available Lease/Purchase home via postal mail at the last known address. If the applicant cannot be located at the last known address the application will be placed at the bottom of the Lease/Purchase waiting list.

The Prairie Band Potawatomi Nation Tribal Housing Department has the right to reject applications for housing in cases where it has been determined that admission of the applicant would be damaging to the health, safety, and welfare of other residents, or financial stability or physical environment of the Prairie Band Potawatomi Nation Tribal Housing Department.

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