

The CPNHA offers homebuyer education classes for all CPN tribal members and CPN employees who are considering purchasing a home. All EAH Loan Program participants are required to take this course.

The Citizen Potawatomi Nation Housing Authority (CPNHA) 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*



Father Murphy Elder Living Complex

CONTACT INFORMATION

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Down Payment & Closing Cost, Emergency Home Repair Loan, New Home Construction, Acquisition, Homebuyer Education, Employee Assisted Housing Loan

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Regional Housing Manager

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HOUSING AUTHORITY

Program Guide



CPNHA Headquarters
at Father Murphy Complex

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Phone: (405) 273-2833
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◆ **Down Payment & Closing Cost Assistance Grant** is a one-time-only grant for Native Americans, with priority given to CPN tribal members. All CPN tribal members residing in the United States may apply. Other Native American applicants must live within the tribal jurisdiction, must be age 60 or older, and within the 80% National Median Income Limit. Oklahoma residents may be required to mortgage through the tribally owned bank, First National Bank & Trust Co. (FNB) in Shawnee. The maximum grant is \$2,125. The home must meet all HUD environmental criteria and must be built after 1978. Mobile homes are not eligible for this grant. Applications must be submitted 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 in certain areas located within the tribal jurisdiction with a \$20,000 buy-down grant to be applied to the construction cost of the home. Each applicant must meet the 80% National Median Income Limit guidelines, and are required to mortgage through FNB.

◆ **Acquisition Program** enables CPN tribal members to choose and purchase existing homes from the CPNHA inventory. Each

applicant must meet the 80% National Median Income Limit guidelines, and are required to mortgage through 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.

◆ **Emergency Home Repair Loan** is available to all low-income Native Americans, with priority given to CPN tribal members nationwide. Other Native American applicants are restricted to living within the tribal jurisdiction and must be age 60 or older. All applicants must meet the 80% National Median Income Limit guidelines. This loan program provides emergency repair funds of a minimum of \$1,000 and no greater than \$5,000. The home must meet all HUD environmental criteria and must be built after 1978 to qualify. Mobile homes are not eligible for this loan program. Applicants are required to submit a deed to the property, as a mortgage agreement for the amount of the loan will be recorded, which will be released at the time of loan payoff.

◆ **Elder Home Repair Program** is available to make our elder's single family homes safer and more efficient as their needs increase. This program is available to all low-income Native Americans, with priority given to CPN tribal members. Each applicant must meet the 80% National Median Income Limit guidelines, and must reside within the tribal jurisdiction. Applications from CPN tribal members living outside the tribal jurisdiction, but within Oklahoma will be considered on a case by case basis according to the severity of need. Applicants are required to submit a deed to the property, as a mortgage agreement for the

amount of the repair cost will be recorded. This mortgage is forgivable, and is released at the end of the time specified with no expense to the homeowner.

◆ **Student Housing Assistance Program** is available to CPN tribal members to assist with living expenses while pursuing higher education. Eligibility guidelines require that the student has received the Tribal Scholarship or BIA Higher Education Grant, be enrolled in a 4-year degree program, or continuing with a Master's or PhD program, and take a minimum of 12 credit hours per semester. Funding is \$675.00 per semester and is available for Spring and Fall semesters only.

◆ **Affordable Rent** units are available to Native American elders at the Citizen Potawatomi Nation Elder Village in Rossville, KS, Father Murphy complex, and families at the Citizen Place North duplexes in Tecumseh, with priority given to CPN tribal members. The applicant's annual income must be within 80% of the National Median Income Limits.

◆ **Employee Assisted Housing Loan Program (EAH)** consists of a \$3,000.00 loan to all eligible employees who wish to purchase or build a home. This may be combined with REI grant funds of \$1,500.00, and the CPNHA One-Time Grant for CPN Tribal Members. FNB is the required lender for this program.

