

TURTLE MOUNTAIN HOUSING AUTHORITY, T.D.H.E. A TRIBALLY DESIGNATED HOUSING ENTITY

P.O. BOX 620 * 9818 BIA RD 7 – SUITE 7 * BELCOURT, NORTH DAKOTA 58316-0620 TELEPHONE: 701-477-5673 ADMINISTRATION OFFICE FAX: 701-477-0193

DOWN PAYMENT ASSISTANCE PROGRAM

What is Down Payment Assistance Program?

The Down Payment Assistance Program (DPA) offers assistance for first-time home buyers who are purchasing a single-family home in the Rolette County area.

This program offers approved first-time home buyer applicants a grant of up to 15% of the purchase price at the time of closing on their purchase, with a maximum of \$10,000.

Program Overview:

- Applicants adjusted gross income must meet the 80% AMI Guidelines according to the latest HUD Income Limits.
- All approvals are based on income eligibility, application package being complete, applicant's ability to secure mortgage financing and availability of program funding.
- Applicants using this product will be expected to occupy the home as their primary residence and sole residence for a period of not less than five (5) years.
- This money is applied towards the equity in your home and does not have to be repaid.
- Applicants are only eligible one time for this assistance.
- Program terms and funding availability subject to approval and change without notice.
- The program is funded by grants from the Federal Government on a first come first serve basis.

Eligibility Requirements:

- Applicants must be first time homebuyers.
- Applicants must have obtained pre-approval from a financial institution.
- Applicants must not owe the Turtle Mountain Housing Authority (TMHA) any money.
- Applicants must complete the Homebuyer Education Course.
- Applicants whose total household income is equal to or less than 80% Area Median Income Guidelines.

| FY 2021 Income Limit Area | Median Family Income | FY 2021 Income Limit Category | Number of Persons in Family | | | | | | | |
|---------------------------------|----------------------------|--------------------------------------|-----------------------------|--------|--------|--------|--------|--------|--------|--------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | | 8 |
| Rolette County, ND | \$50,100 | Very Low (50%) Income Limits (\$) | 30,050 | 34,350 | 38,650 | 42,900 | 46,350 | 49,800 | 53,200 | 56,650 |
| | | Extremely Low Income Limits (\$)* | 18,050 | 20,600 | 23,200 | 26,500 | 31,040 | 35,580 | 40,120 | 44,660 |
| | | Low (80%) Income Limits (\$) | 48,100 | 54,950 | 61,800 | 68,650 | 74,150 | 79,650 | 85,150 | 90,650 |



TURTLE MOUNTAIN HOUSING AUTHORITY, T.D.H.E. A TRIBALLY DESIGNATED HOUSING ENTITY

P.O. BOX 620 * 9818 BIA RD 7 – SUITE 7 * BELCOURT, NORTH DAKOTA 58316-0620 TELEPHONE: 701-477-5673 ADMINISTRATION OFFICE FAX: 701-477-0193

DOWN PAYMENT ASSISTANCE PROGRAM APPLICATION CHECKLIST

| Step 1: Required Documentation to Verify Eligibility |
|--|
| □ COMPLETED APPLICATION □ Legal court adoption documentation (if applicable) □ VERIFICATION OF INCOME (FOR <u>ALL</u> HOUSEHOLDS MEMBERS 18+ YEARS □ MOST RECENT TAX RETURN (1090 FORM) □ ONE MONTH PAY STUBS □ ENROLLMENT VERIFICATION/TRIBAL ID |
| Step 2: Required Documentation to Complete File |
| □ LENDER PRE-APPROVAL LETTER □ LAND DOCUMENTATION □ LEASE, DEAD, OR TITLE □ COPY OF APPRAISAL □ COPY OF PURCHASE AGREEMENT/CONTRACT □ HOMEBUYER EDUCATION COURSE CERTIFICATE |

Applications can be picked up at the TMHA Main Office, or may be mailed or emailed upon request.

Questions may be directed to Jodelle Keplin at (701) 477-5673 ext 274 or jmkeplin@tmhousing.net



Social Security Number:

Present 911 Address:

Mailing Address:

Phone:

City:

Marital Status: Married □

TURTLE MOUNTAIN HOUSING AUTHORITY, T.D.H.E.

A TRIBALLY DESIGNATED HOUSING ENTITY

P.O. BOX 620 * 9818 BIA RD 7 – SUITE 7 * BELCOURT, NORTH DAKOTA 58316-0620 TELEPHONE: 701-477-5673 ADMINISTRATION OFFICE FAX: 701-477-0193

Sex: Male

Date of Birth:

Length of Time:

Zip:

Widowed □

Female

DOWN PAYMENT ASSISTANCE APPLICATION FOR PARTICIPATION

Divorced

Email:

State:

PART I. GENERAL INFORMATION
Applicant Name:

Single

| (if not the save as above) | | | | × | | | | | |
|-------------------------------------|-----------------------|-------|----------------------------------|-----------------------|----------------------------|---------------------------|---|--|--|
| Landlord: | | | | Telephone: | Telephone: | | | | |
| Co-Applicant: | | | | Sex: Male | Sex: Male Female | | | | |
| Social Security Number: | | | | Date of Bir | th: | | | | |
| Phone: | | | Email: | • | | | | | |
| Mailing Address: | | | | | | | | | |
| PART II. HO | OUSEHOLD INF | OR | MATION | | | | | | |
| Please list all household members. | | | | Total N | Total Number in Household: | | | | |
| Full Name | Full Name Relation | | Date of Tribal Enrollment Number | | | Social Security Number | Handicapped, Elderly or Disabled? | | |
| | SELF | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | - | | |
| | | | | | | | | | |
| * Please note: Legal court adoption | on documentation is r | eonii | red Applicat | on cannot include for | oster ch | ildren to determine ho | usehold size | | |

PART III. OTHER INFORMATION

| Have you or anyone in your households (18+ years) rented for If yes, who? | 17 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | | | | |
|--|---|--|--|--|--|--|--|
| Does anyone in the household owe TMHA for rental arrears If yes, who? | | | | | | | |
| Are you a full time student? Yes□ No□ Are you receiving Tribal, State or Government Assistance? Yes□ No□ If yes, include what assistance: ———————————————————————————————————— | Other Comments: | | | | | | |
| PART V. CONTACT INFORMATION | ON | | | | | | |
| Family Member Contact Info: | Closest Relative Not Living With You: | | | | | | |
| Name: | Name: 911 Address: | | | | | | |
| City: State: Zip Code: | City: State: Zip Code: | | | | | | |
| Mailing Address: (if not the same as above) | Mailing Address: (if not the same as above) | | | | | | |
| City: State: Zip Code: | City: State: Zip Code: | | | | | | |
| Applicant Signature:Co-applicant Signature: | | | | | | | |
| *** For Office Use Only *** | | | | | | | |
| Administration Signature: Date & Time Received: Eligibility Notes: | | | | | | | |