

Cheyenne River Housing Authority  
**Homeownership Down Payment Assistance Program**  
**Policies and Procedures Governing Eligibility**

The Cheyenne River Housing Authority has established a Downpayment Assistance Grant fund for the purpose of assisting low-income Native American residents of the Cheyenne River Indian Reservation in obtaining homeownership mortgages from financial lending institutions. Grants from the Program will be awarded on a first come first serve basis under the following Procedures:

**I. Criteria Governing Eligibility for Program Participation**

**A. Participant Eligibility Criteria: To be eligible for a grant, applicants must meet the following eligibility criteria:**

1. Applicant must be a member of a federally recognized Tribe.
2. Applicant and all household members must be eligible for assistance as a low-income family as defined by Section 4. 14. of the Native American Housing Assistance and Self-Determination act of 1996, which includes all families whose income does not exceed 80 percent of the national median income as determined by the Secretary of Housing and Urban Development.
3. Applicants who are not eligible as a low-income Native American family may be provided assistance under the grant program provided that the following conditions apply:
  - i. The non-low-income family's income does not exceed 100% of the national median income; and
  - ii. The CRHA must document that there is a need for housing for the family and the family cannot obtain housing or mortgage assistance without the downpayment assistance grant; and
  - iii. The assistance provided to non-low-income families by the CRHA and any subrecipients of NAHASDA funds does not exceed ten percent of the annual CRHA NAHASDA grant amount; and
  - iv. The non-low-income family down payment assistance grant cannot exceed the maximum grant amount as established in Section III.
  - v. The following formula will be applicable in determining eligibility of the applicant:  $\text{Income of a family the same size as applicant family at 80 percent of median income} / \text{Income of the Applicant family} \times (\text{Present value of the assistance provided to a family at 80 percent of the median income})$  See 24 C.F.R. §1000.110(e)(2); or
  - v. The non-low-income family has been determined by the Tribe to be essential to the well-being of the Indian families residing in the housing area. If this determination has been made, then subsection iii. Does not apply.
  - vi. If a non-low-income family's income exceeds 100% of the national median income, then the CRHA must apply to the Department of Housing and Urban Development for a waiver of the federal NAHASDA regulations and gain approval prior to providing assistance.

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4. Non-Indian families are ineligible for down payment assistance unless the Cheyenne River Sioux Tribe has determined that the presence of the family on the Reservation is essential to the well-being of Indian families and the applicant's housing needs cannot be reasonably met without such assistance. If the Tribe determines that the applicant's family is essential to the well-being of Indian families, and the applicant is not a low-income family, then the requirements of section 3.i. – 3.iv. and 3.v. also apply.
5. Applicant must demonstrate that he/she/they have successfully completed homebuyer counseling.

**B. Eligible Activities: In order to be eligible for a down payment assistance grant, the following restrictions also apply.**

1. Applicant must have pre-approval for a mortgage loan on an existing home, a modular home, or a pre-approved construction loan on a new housing unit located within the exterior boundaries of the Cheyenne River Indian Reservation to be eligible for assistance. A down payment assistance grant may not be used for improvement of a home currently owned by the applicant or for refinancing a home currently owned by an applicant.
2. Grant funds may only be used to pay loan down payment and closing costs associated with obtaining a mortgage loan, including: a) survey costs; b) appraisal fees; c) financing and application fees; and d) any costs for provision of water, sewer, electrical, or telephone service line installation as a prerequisite to mortgage approval. Costs of construction for home improvements or for purchase of materials for home improvement or for construction of other structures on the property are ineligible costs.
3. Grant funds will be paid directly to the loan company financing the mortgage loan. Grant funds may be awarded directly to the applicant or to a vendor/lending institution that engaged in or did provide eligible financing activities. If the funds are awarded directly to the applicant, the applicant must provide the CRHA with receipts showing that the funds were used only for eligible activities.
4. An applicant may only be awarded grant funds once.

## **II. Application Process**

- A. Any person interested in obtaining a down payment assistance grant must file a written application with the CRHA.

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- B. The maximum grant award shall not exceed \$4,999.99. The amount of grant award will be based upon the applicant's closing costs associated with their mortgage loan.
- C. The Program Design and Operations Department will review each application to ensure that all required documentation is included, including but not limited to income information, tax returns (if applicable), loan documents, and property descriptions. If an application is incomplete, the PDO Department will notify the applicant in writing within ten (10) days of receipt of the application of what additional documentation is required. If an applicant fails to submit the required information, the application will not be processed until such time as all required information is submitted.
- D. Applications will be processed in the order they are received. However, grant funds will be awarded based upon the date of loan closing set by the loan provider, with grant funds awarded to applicants until no additional funds are available.
- E. If an approved applicant is unable to obtain grant funds due to lack of availability of funds, an applicant's application may be considered during the next grant funding cycle in the order that application closing dates are approved.
- F. Any applicant for this program may appeal a determination under this Program to the CRHA Board of Directors in accordance with the terms of the CRHA Grievance Policy.

**CHEYENNE RIVER HOUSING AUTHORITY  
DOWN PAYMENT ASSISTANCE GRANT APPLICATION**

**Borrower(s) Information**

**Name of Borrower:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address: \_\_\_\_\_

Email Address \_\_\_\_\_

Tribal Affiliation: \_\_\_\_\_ Marital Status \_\_\_\_\_

Hourly Wage: \$ \_\_\_\_\_ Employer: \_\_\_\_\_

Hours Per week \_\_\_\_\_ Permanent, Temporary or Seasonal \_\_\_\_\_

Job Title \_\_\_\_\_ Work Phone \_\_\_\_\_

Source(s) of Other Income \_\_\_\_\_ Amount \_\_\_\_\_ How Often \_\_\_\_\_

Current Place of Residence \_\_\_\_\_

# of Minor Children in Household \_\_\_\_\_ Ages of Children \_\_\_\_\_

**Name of Spouse and or Co -Borrower:** (Spouse MUST fill this out,  
even if not a Co-Borrower)

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address: \_\_\_\_\_

Email Address \_\_\_\_\_

Tribal Affiliation: \_\_\_\_\_ Marital Status \_\_\_\_\_

Hourly Wage: \$ \_\_\_\_\_ Employer: \_\_\_\_\_

Hours Per week \_\_\_\_\_ Permanent, Temporary or Seasonal \_\_\_\_\_

Job Title \_\_\_\_\_ Work Phone \_\_\_\_\_

Source(s) of Other Income \_\_\_\_\_ Amount \_\_\_\_\_ How Often \_\_\_\_\_

Current Place of Residence \_\_\_\_\_

**CHEYENNE RIVER HOUSING AUTHORITY**  
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# of Minor Children in Household \_\_\_\_\_ Ages of Children \_\_\_\_\_

**Mortgage Loan Information**

Name of Lender: \_\_\_\_\_

Name of Loan Officer \_\_\_\_\_

Section 184 \_\_\_\_\_ Section 502 \_\_\_\_\_ VA Native American Direct Loan \_\_\_\_\_

Consumer Loan \_\_\_\_\_ Federal Credit Union Loan \_\_\_\_\_

Bank Mortgage Loan \_\_\_\_\_ Other (describe) \_\_\_\_\_

Loan Amount \_\_\_\_\_ Interest Rate \_\_\_\_\_ Type of Rate \_\_\_\_\_  
Loan Terms # of Months \_\_\_\_\_ Payment Amount \_\_\_\_\_ Monthly or Bi-Weekly  
Down Payment and/or Closing Costs Required \_\_\_\_\_

Type of housing:

- ☐ Acquisition of existing home: Physical Address \_\_\_\_\_
- ☐ Acquisition and rehabilitation of existing home (Year) \_\_\_\_\_
- ☐ New Construction: Developer \_\_\_\_\_
- ☐ Manufactured Home (New): Dealership \_\_\_\_\_
- ☐ Manufactured/Mobile Home (Used) Year \_\_\_\_\_ Size \_\_\_\_\_  
Maker \_\_\_\_\_
- ☐ Other (describe) \_\_\_\_\_

**Land Status**

Location of property: \_\_\_\_\_

Land Status: Trust \_\_\_\_\_ Individual Trust \_\_\_\_\_ Deeded/Fee Simple \_\_\_\_\_

Title Status Report (TSR) (copy attached) and or  
Documents of Land ownership (copy attached)

**Homebuyer Readiness (attach certificates of  
classes/certification)**

Homebuyer Education Class: Provider \_\_\_\_\_ Date \_\_\_\_\_  
Credit Rebuilding Class: Provider \_\_\_\_\_ Date \_\_\_\_\_  
Consumer Education Class: Provide \_\_\_\_\_ Date \_\_\_\_\_

# CHEYENNE RIVER HOUSING AUTHORITY DOWN PAYMENT ASSISTANCE GRANT APPLICATION

## Other Costs Associated with the Home Purchase

Utility/Homesite Infrastructure costs (attach documentation/verification

Total Requesting \$ \_\_\_\_\_

Describe the need:

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Moving Costs (attach cost estimate from contractor)

Total Requesting \$ \_\_\_\_\_

Is the mobile home/manufactured home insured? Yes or No (if yes please attach documentation for verification)

List any other costs (describe below and attach cost estimates provided to you)

Total Requesting \$ \_\_\_\_\_

## Please submit with your application:

- **Income Verification**
- **Verification of Tribal Enrollment (Tribal ID or Certificate of Indian Blood Letter)**
- **Loan Documents to show details of the loan**
- **Certificate of Completion for the Homebuyer Education Class**
- **Signed Purchase Agreement/Contract for Deed/Title for Manufactured Home**
- **Signed Lot Agreement or Land Documents**
- **Proof of Utilities (Water, Electric)**
- **Disclosure Documents**
- **Other documents as requested**
- **TSR (Title Status Report) or Land Ownership Documentation**

**CHEYENNE RIVER HOUSING AUTHORITY  
DOWN PAYMENT ASSISTANCE GRANT APPLICATION**

- (Note: Some items may or may not be applicable to your situation)

I hereby certify that the information contained in this application is true and correct. I also agree to remain in the home for a period of 5 (five) years or I will have to repay the Down Payment Assistance to the Cheyenne River Housing Authority.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

Borrower Print Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Co-Borrower Print Name: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_