



# Puyallup Tribe of Indians



## Puyallup Tribe Housing Set-Aside Program GRANT POLICIES AND PROCEDURES

1. Down Payment Assistance Grants
2. Foreclosure Prevention Grants
3. Home Improvement Assistance Grants

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## 1 GENERAL

The Puyallup Tribe's Housing Set-Aside Program, a department of Tribal government, is responsible for administering three grant programs: (1) Down Payment Assistance Grants, (2) Foreclosure Prevention Grants, and (3) Home Improvement Assistance Grants. Those grants are funded by the Tribe with the goal to improve the quality of life by providing a better living environment for Puyallup Tribal Members and their families. The Puyallup Tribal Council is the ultimate authority over the the Set-Aside Housing Assistance Programs.

Funds from **Down Payment Grants** can be used to assist qualified first-time homebuyers with down payment and closing costs. The Down Payment Assistance will be paid directly into escrow at closing. The home must remain the participant's primary place of residence for five years.

Funds from **Foreclosure Prevention Grants** allow elders of the Puyallup Tribe ages fifty-five (55) years and older to receive financial assistance when they are in imminent danger of losing their primary residence to tax foreclosure sales conducted by state, county, or local governments.

Funds from **Home Improvement Grants** allow elders of the Puyallup Tribe ages seventy (70) years and older to receive financial assistance for home improvements.

Grant amounts for any of the three programs will be the amount needed by the applicant, up to a maximum combined total of ten-thousand dollars (\$10,000.00).

Assistance is for one or more Tribal member(s) living in the same household or at the same address.

If there are multiple applicants, all applicants' names will need to be on the mortgage.

The maximum amount of assistance that can be received per Tribal member throughout their lifetime is ten-thousand dollars (\$10,000.00.)

A grant is available under these programs only to individuals who have not previously received a grant under any of these three grant programs.

## 2 DEFINITIONS

- A. “Affected Property” means an individual’s primary residence.
- B. “Applicant” means a family or individual who has applied for one of the three Set-Aside Housing Grants.
- C. “Elderly” means a person who is at least fifty-five (55) years of age for all Set-Aside Housing Programs except the Home Improvement Program which is seventy (70) years of age and older.
- D. “Escrow” means money or property put into the custody of a third party until specified conditions are met.
- E. “Grantee” means a family or person receiving a Set-Aside Housing Grant.
- F. “Homebuyer” means a person(s) who has executed a purchase and sale agreement and who has not yet achieved homeownership.
- G. “Homeowner” means a person who has achieved homeownership.
- H. “Puyallup Tribal Member” means a person who is enrolled in the Puyallup Tribe of Indians and his/her enrollment can be verified by his/her tribal I.D. or by official documentation by the Puyallup Tribal Enrollment Department.
- I. “Lender” means an organization that provides mortgage loans to potential homebuyers.
- J. “Primary Residence” means a home occupied by a Grantee for at least nine months out of the year
- K. “Program Participant” is a homebuyer/homeowner or renter receiving a Set-Aside Housing Grant.
- L. “Unit” means any home, apartment, or other dwelling structure.

## 3 ELIGIBLE RECIPIENTS

**An applicant is eligible for a grant under the Set-Aside Housing Grant program only if:**

- a. He or she is an enrolled member of the Puyallup Tribe;
- b. Seeks assistance concerning a home that is within the Program’s Service Area;

- c. Has never received a grant from any of the three Housing Set-Aside programs;
- d. For the purpose of a Down Payment Grant, is a first-time homebuyer or has had no ownership in a house in the last three years;
- e. For the purpose of a Foreclosure Prevention Grant, is fifty-five (55) years of age or older;
- f. For the purpose of a Home Improvement Grant, is seventy (70) years of age or older;
- g. Assistance is for one or more Tribal member(s) living in the same household or at the same address.

Funds from a **Down Payment Grant** can be used only toward the down payment and closing costs for purchase of a home.

Funds from a **Foreclosure Prevention Grant** can be used only for payment of property tax on property that is in imminent danger of loss through a tax foreclosure sale by state, county or local government.

Funds from a **Home Improvement Grant** can be used only for repair or improvement of the applicant's home.

#### 4 **SERVICE AREA**

Grants will be made under the three programs only for homes within Pierce, King or Thurston Counties or within 50 miles of the Puyallup Indian Reservation.

#### 5 **ELIGIBLE PROPERTY**

Any single-family property to be occupied as the principle residence of the owner located in Pierce, King or Thurston County or within 50 miles of the Puyallup Tribe of Indians Reservation boundaries.

#### 6 **DOWN PAYMENT GRANT PROCEDURES**

- a. An applicant must submit a purchase and sale agreement or other similar document that includes the closing date from the escrow company.
- b. The escrow-holder must provide wiring instructions.
- c. The grantee must sign a W-9
- d. Grant funds will be paid only at closing and only to the escrow-holder.

- e. At closing the grantee is required to sign a Down Payment Assistance Grant Agreement that has the following provisions:
  - i. The grantee must continuously occupy the property as his/her principle residence for a minimum of five years following the grant.
  - ii. The grantee shall not sell, transfer or convey any interest in the property to any party for five years.
  - iii. The grantee shall pay monthly mortgage payments on time and in full for five years.
  - iv. The grantee shall comply with all applicable policies of the Set-Aside Down Payment Program.
  - v. The grantee warrants and certifies that all representations made in the application are true and correct when made.
  - vi. The grantee must certify that he/she understands that if he/she does not comply with the agreement, he/she will not be eligible for housing assistance with the Set-Aside Housing Program in the future until the matter is resolved.
- f. The appraised value and purchase price of the assisted property may not exceed the market rate for the area, verified by an appraisal of the property by a qualified certified appraiser approved by lender.
- g. Each home purchased with the aid of a Down Payment Assistance Grant must meet the minimum property standards as defined in the Pierce County Property Standards Regulations and as verified by an inspection performed by a qualified person. Newly constructed housing must also meet the Model Energy Code published by the Council of American Building Officials and the Uniform Building Code.

**7. FORECLOSURE PREVENTION GRANT REQUIREMENTS**

- a. The applicant must show the unpaid property taxes and assessments levied against the applicable property for a period of two (2) consecutive years and provide documentation of the imminent threat of a tax foreclosure sale if the taxes and assessments are not paid.
- b. The applicant must provide the Set-Aside Housing Program staff a document from the taxing jurisdiction with payment instructions.

- c. The Foreclosure Prevention Grant funds will be paid directly to the tax-levying jurisdiction in the amount up to \$10,000 or the amount of taxes and assessments, whichever is lower.

## **8. HOME IMPROVEMENT GRANT REQUIREMENTS**

- a. The applicant must provide the Set-Aside Housing Program staff a copy of invoice or contract showing the current amount due and payment instructions.
- b. The applicant must sign a W-9
- c. Grant funds will be paid only to the company or agency performing the home improvements.
- d. The grantee must continuously occupy the property as his/her principle residence for a minimum of five years following completion of the work funded by grant.
- e. The grantee shall not sell, transfer or convey any interest in the property to any party for five years following completion of the work funded by grant
- f. The grantee shall pay monthly mortgage payments on time and in full for five years following completion of the work funded by grant.
- g. The grantee shall comply with all applicable policies of the Set-Aside Housing Assistance Program.
- h. The grantee warrants and certifies that all representations made by the grantee as set forth in the application for the assistance are true and correct when made.

## **9. APPLICATION PROCESS**

Applicants must submit written application with all required documents in person to the Set-Aside Housing Assistance Program staff. Applications must be submitted at 2806 East Portland Avenue, in Tacoma, Washington, 98404. Incomplete applications will not be accepted or considered for funding and when completed applications are received the Set-Aside Housing Assistance Program staff will date stamp the application. Required documents include:

- a. Tribal I.D. or a copy thereof.
- b. Pre-approved letter from a lender for the Down Payment Grant.
- c. Documentation of unpaid taxes on applicant's primary residence.
- d. Documentation of amount owed for Home Improvement.

**10. SELECTION CRITERIA**

Selection criteria of applicants who meet all the eligibility requirements and have submitted a complete application and required eligibility documents will be based on the date of completed application.

**11. MONITORING**

Monitoring of the Puyallup Tribe Set-Aside Housing Down Payment Assistance/Foreclosure Prevention/Home Improvement Assistance Grant Program is limited to verification that the home is the participant's primary residence for the term of five years.

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