



Puyallup Tribe of Indians



Puyallup Tribe Housing Set-Aside Program GRANT POLICIES AND PROCEDURES Foreclosure Prevention Grant

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1 GENERAL

The Puyallup Tribe's Housing Set-Aside Program, a department of Tribal government, is responsible for administering Foreclosure Assistance Grant Program. This grant is funded by the Puyallup 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 **Foreclosure Prevention Grants** allow elders of the Puyallup Tribe ages sixty-five (65) 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, or foreclosure due to delinquent mortgage payments.

Grant amount for the Foreclosure Prevention Grants 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 statement or deed.

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 this program only to individuals who have not previously received a grant under the Foreclosure Prevention Program.

2 DEFINITIONS

- A. “Affected Property” means an individual’s primary residence.
- B. “Applicant” means a family or individual who has applied for one Set-Aside Housing Grants.
- C. “Elderly” means a person who is at least sixty-five (65) years of age and older for Set-Aside Foreclosure Housing Program and Home Improvement Program.
- 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 the Set Aside Foreclosure Prevention Program, Home Improvement Assistance Grant, or Down Payment Assistance Grant.
- d. For the purpose of a Foreclosure Prevention Grant, is sixty-five (65) years of age or older;
- e. Assistance is for one or more Tribal member(s) living in the same household or at the same address.

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 or Foreclosure due to delinquent mortgage payments.

4 SERVICE AREA

Grants will be made only for homes within Pierce County, King County, and Thurston County or within 50 miles of the Puyallup Indian Reservation Boundaries.

5 ELIGIBLE PROPERTY

Any single-family property to be occupied as the principle residence of the owner Sixty-five (65) years and older, located in Pierce County, King County and Thurston County or within 50 miles of the Puyallup Tribe of Indians Reservation boundaries.

6. FORECLOSURE PREVENTION GRANT REQUIREMENTS

- a. The applicant must show the unpaid property taxes and assessments levied against the applicable property for a period of one (1) or more 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 applicant must submit a copy of their delinquent mortgage statement or foreclosure notice.
- d. The Foreclosure Prevention Grant funds will be paid directly to the tax-levying jurisdiction, Mortgage Company or Foreclosure organization in the amount up to \$10,000 or the amount of taxes and assessments or delinquent mortgage payments whichever is lower.

7. 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. Documentation of unpaid taxes on applicant's primary residence.
- c. Documentation of amount delinquent mortgage payment of amount required by the Foreclosure organization.

8. SELECTION CRITERIA/APPROVAL PROCESS

Selection criteria of applicants who meet all the eligibility requirements and have submitted a complete application and required eligibility documents will be notified by the Set Aside Housing Assistance Staff if he/she has been approved to receive the Foreclosure Prevention Assistant Grant.

9. MONITORING

Monitoring of the Puyallup Tribe Set-Aside Foreclosure Prevention Assistance Grant Program is limited to verification that the home is the participant's primary residence for the term of five (5) years. Grantee will be required to remain in compliance with their mortgage assistance monthly payments or property tax payments by submitting official documentation showing compliance at least twice a year for five (5) years.

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