



PUYALLUP TRIBE OF INDIANS SET ASIDE HOUSING PROGRAMS

**YOU CAN NOW APPLY ONLINE FOR RENTAL
ASSISTANCE AND MORTGAGE ASSISTANCE
DURING OPEN APPLICATION SEPTEMBER 1,
THROUGH DECEMBER 11, 2020**

Lorelei M. Evans, Director

PURPOSE

The Puyallup Tribal Set Aside Housing Programs shall fulfill Tribal Council's expectation to provide assistance to Tribal Members in need of housing assistance and ineligible for federal housing assistance. Many Puyallup Tribal Members that tried to improve their life style by obtaining employment were ineligible for housing assistance under NAHASDA because of federal regulations.

The objective of this department is to improve the quality of life by providing a better living environment for Puyallup Tribal members and their families regardless of their income.

The Service Area for our programs is Pierce, King, Thurston Counties and the area located within 50 miles of the Tribal Boundary.

The five programs that we are currently managing in FY 2019 are as follows:

1. Puyallup Tribe Set Aside Housing Mortgage Assistance Program provides Puyallup Tribal Member families mortgage assistance payments in the amount of \$500 a month for 36 months. The home must be the participant's

primary place of residence. An elder (age 55+), disabled person (age 45+) or veteran may be approved on an annual basis by the Puyallup Tribal Council and only if funds are available.

2. Puyallup Tribe Set Aside Housing Rental Assistance Voucher Program provides Puyallup Tribal Member families Rental assistance payments in the amount of \$300 a month for 36 months. The home must be the participant's primary place of residence. An elder (age 55+), disabled person (age 45+) or veteran may be approved on an annual basis by the Puyallup Tribal Council and only if funds are available. Tribal members in recovery of a substance abuse disorder and Tribal Members with disabled children may apply outside of the regular application window and may live outside the regular program service area.
3. Puyallup Tribe Set Aside Grants Assistance provides:
 - a. \$10,000.00 Down Payment assistance to First-time homebuyers. The only other requirement is the home must be the tribal member's primary residence and they must reside in the home for five years.
 - b. \$10,000 Foreclosure Prevention assistance for elder's (age 65+). The home must be in risk of foreclosure.
 - c. \$10,000 Home Improvements assistance for elder's (age 70+).
4. Puyallup Tribe Elders Community Homes. The two elder units that were paid for from tribal funds are managed by the Puyallup Tribe Set Aside Housing Program.

You Can Apply Online

The Corona Virus Pandemic has changed the way we manage our lives. We have arranged for our Tribal Members safety to apply online for the Set Aside Rental Assistance and Mortgage Assistance.

Puyallup Tribe Set Aside Housing Mortgage Assistance Program Policy

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1 GENERAL

Puyallup Tribe Set Aside Housing Mortgage Assistance Program ("PTSAHMAP") provides Puyallup Tribal Members mortgage assistance payments in the amount of five hundred dollars (\$500) per month for thirty-six (36) months.

Upon approval on an annual basis by Tribal Council and if funds are available: Elders (age 55+), disabled person (age 45+) or veteran, do not need to reapply. There is no time frame once approved to receive Set Aside Housing Assistance for Puyallup Tribal Members who fall under these categories.

The mission of the PTSAMAHP is to improve the quality of life by providing a better living environment for Puyallup Tribal members and their families.

2 PROGRAM DURATION

- 2.1 A participant may receive assistance from the program for a period of up to 36 months. The PTSAMAHP is based on available funding from the Puyallup Tribe, and may be terminated at the discretion of the Tribe without notice.
 - 2.2 An elder (age 55+), disabled person (age 45+) or veteran may be approved on an annual basis by the Puyallup Tribal Council and only if funds are available.
 - 2.3 Once a participant's voucher expires, participant may apply for assistance during the next fiscal year, if funds are available.
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3 DEFINITIONS

- A. "Affected Property" means a homebuyer's primary residence that is the home used to qualify for benefits in the PTSAMAHP.
- B. "Applicant" means a family that has applied to participate as a homeowner in the PTSAMAHP.

- C. "Elderly" means a person who is at least fifty-five (55) years of age.
- D. "Gang Related Activity" means (1) any gathering of a group of two or more individuals who share an on-going relationship and support one another, individually or collectively, in the recurring commission of delinquent and/or criminal acts, whether or not they have been convicted of any criminal or delinquent acts, and whether or not they commit such acts on the premises at issue, or (2) the presence on the premises at issue of any individual or individuals who is identified as a gang member by a member, a document reliable informant, or who is listed as a gang member by any law enforcement entity.
- E. "Homebuyer" means a person(s) who has executed a purchase and sale agreement and who has not yet achieved homeownership.
- F. "Puyallup Tribal Member" 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.
- G. "Indian" means any person recognized as being an Indian or Alaska Native by any Tribe, or by the government of the United States.
- H. "Indian Family" is a family residing in a single household consisting of one or more members who is an Indian.
- I. "Near Elderly" means a person who is at least forty-five (45) years of age with a disability.
- J. "Person with Disabilities" means a person who fits into one or more of the following:
- Has a disability as defined in section 223 of the Social Security Act.
 - Is determined, pursuant to regulations issued by the Secretary, to have a physical, mental or emotional impairment which:
 - i. Is expected to be of long-combined and indefinite duration; and
 - ii. substantially impedes his or her ability to live independently, and is of such a nature that such ability could be improved by more suitable housing conditions; or
 - Has a developmental disability as defined in section 203 of the Developmental Disabilities Assistance and Bill of Rights Act.
- K. "Program Participant" is a homebuyer participating in the PTSAMAHP.

- L. "Tenant" means a family participating in the Rental Program by renting a unit from the Set Aside Housing Program.
 - M. "Unit" means any home, apartment, or other dwelling structure.
 - N. "Veteran" is a person who served in a branch of the United States Armed Services.
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4 ELIGIBLE PARTICIPANTS

The PTSAMAHP funds can be used to assist homebuyers who are enrolled in the Puyallup Tribe of Indians.

Applicants must reside in Pierce, King or Thurston Counties or reside within fifty (50) miles of the Puyallup Tribe Reservation boundaries.

5 SELECTION/PRIORITY GROUPS

Applicants will be divided into priority groups as follows:

- A. Elderly Puyallup Tribal Members age 62 years and up will receive the highest priority. **Priority Group A.**
- B. Near Elderly Puyallup Tribal Members will have second priority. **Priority Group B.**
- C. Veteran or Disabled Puyallup Tribal Members will have third priority. **Priority Group C.**
- D. Puyallup Tribal Members that have never received assistance from the PTSAMAHP will have fourth priority. **Priority Group D.**
- E. All other Puyallup Tribal Members. **Priority Group E.**

Available funds will be distributed to members of Priority Group A, then B, and then Priority Group C. If there are not enough funds to provide

assistance for all applicants in Priority Group D, available funds will be distributed according to the result of a random drawing.

If sufficient funds are available to fund Priority Groups A through D, but insufficient to fully fund Priority Group E, available funds will be distributed according to the result of a random drawing for Priority Group E.

6 MORTGAGE STATEMENT

Applicant must provide a copy of their Mortgage Statement at the time they submit their application. Applicant's name must be on the Mortgage Statement and listed as an owner with the county property tax assessor.

7 APPLICATION

Applicants must submit a written application with all required documents ~~in person~~ to the PTSAMAHP staff by the deadline date announced in the Tribal Newspaper. ~~Applications submitted by U.S. Mail, telefax, email or by anyone other than the applicant will not be accepted, except~~ applications from an employee of the Puyallup Tribe Elders Care Service Program, another program of the tribe, or **Elder's with guardian or power of attorneys can apply for elders**, in their official capacity when submitted in person if the applicant is not able to apply on his/her own.

Incomplete applications will not be accepted or considered for funding, and when complete applications are received, PTSAMAHP staff will date stamp the application. Required documents include:

- A. Tribal I.D. or a copy thereof.
- B. A copy of the mortgage statement in effect at the time the application is submitted.
- C. Current documentation verifying Veterans or disabled status.
- D. The PTSAMAHP form indicating how the assistance should be applied, for example (directly to principal, towards the regular

- monthly payment due to offset the amount owed by the applicant, etc.).
- E. Copies of custody documents, where applicable.
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8 RESIDENCE

- 8.1 The home must be the homebuyer's primary residence.
- 8.2 A participant is not allowed to lease the affected property while participating in the PTSAMAHP.
- 8.3 A participant cannot receive assistance if a member of the household is already receiving services for the Puyallup Tribe Set Aside Housing Assistance Program.
- 8.4 PTSAMAHP assistance must be applied to the affected property (participant's primary residence). If a participant owns more than one home, any tenant of the second home is **(per CDR 3113- 91218) eligible** for assistance through the Puyallup Tribe Set Aside Rental Assistance Housing Program.
- 8.5 **(per CDR 2459-81214)** A participant in the Set Aside Rental Assistance Program may transfer their rental assistance voucher to the Set Aside Mortgage Assistance Program, due to a death of a parent, spouse or an adult child. The participant must provide that he or she is the deceased heir. This must be done by a will or other legal document if needed to go through the probate process.

The participant meanwhile, should look at the inheritance of the property from a practical economic perspective. He or she need to look very strongly at whether he/she can afford to maintain the mortgage and maintain the property.

The funds remaining in the Set Aside Rental Assistance Voucher will transfer to the Set Aside Mortgage Assistance Program. Mortgage Assistance in the amount of \$500 a month will be sent to the mortgage company each month on behalf of the participant until the funds have been exhausted in the voucher. Participants may apply for Set Aside Mortgage Assistance during the funding year.

9 PARTICIPANT'S RESPONSIBILITIES

- 9.1 When a participant plans to move, sell or rent the affected property, participant must notify the PTSAMAHP thirty (30) days prior to vacating his/her home. The participant has the option to transfer assistance to a new home if participant is in compliance with the PTSAMAHP Policies and Procedures.
- 9.2 The participant must notify the PTSAMAHP if participant is sixty (60) days or more past due on participant's mortgage payment. PTSAMAHP assistance may not be accepted by the lending institution until participant pays the total amount due since many, if not all, lending institutions will not accept any mortgage payments unless the balance is paid in full. PTSAMAHP can provide budget counseling to assist participant, but it is the participant's responsibility to stay current on their mortgage payment.
- 9.3 A participant in the process of refinancing or modifying their mortgage must provide PTSAMAHP with the documentation thirty (30) days from the date that participant started the refinancing or modification process. A participant may submit a written request to the PTSAMAHP to put participant's assistance on hold. If the PTSAMAHP approves a hold for the participant's assistance, after the refinancing or modification process is complete, the participant is required to provide the new mortgage documents to remove the hold and renew eligibility for assistance.
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10 TERMINATION

- 10.1 A participant will be terminated from the PTSAMAHP if participant fails to notify the PTSAMAHP if participant sells, transfers or rents the affected property while participating in the PTSAMAHP.
- 10.2 A participant will be terminated from the PTSAMAHP if participant fails to make his/her mortgage payments on time and participant has failed to contact the PTSAMAHP within 60 days of a payment overdue consistent with section 9.2.
- 10.3 A participant will be terminated from the PTSAMAHP if the affected property is no longer participant's primary residence.
- 10.4 When a participant dies while receiving assistance from the PTSAMAHP, the participant's family members residing with participant will continue to receive housing assistance for three (3) months after the participant's

death or upon expiration of the 36 month period, whichever is earlier. The participant's family will be notified in writing of this policy after the participant's death.

- 10.5 A participant will be terminated from the PTSAMAHP if participant receives a notice of termination and the participant failed to respond in writing to the PTSAMAHP within ten (10) business days from the date of the notice.
- 10.6 When a participant is terminated from the PTSAMAHP, participant will not be eligible to participate in any of the Puyallup Tribe Set Aside Housing Programs for a period of 3 years from the termination date and additionally, the obligation of participant to repay any debt owed to the PTSAMAHP shall remain in effect. Participants with a debt owed to the PTSAMAHP are encouraged to set up an agreement to repay funds owed. Puyallup tribe members are ineligible for assistance from any of the Puyallup Tribe Set Aside Housing Programs until the debt is paid in full, even if the 3 year period has lapsed.
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11 FINANCING/PAYMENTS

- 11.1 Payments will be made directly to the lending institution according to the participant's directions. It shall be the participant's responsibility to make the remainder of the monthly mortgage payments to the lending institution on time.
- 11.2 A participant can pay the remainder of the monthly mortgage payment directly to the lending institution or the participant may submit the remainder by check or money order to the PTSAMAHP so that participant's payment can be submitted with the assistance simultaneously. If participant would prefer that the payment is submitted to the lending institution with only one check, the participant has the option to submit payment for the remainder to the Puyallup Tribe and the PTSAMAHP will have one check issued to the lending institution for the full monthly mortgage payment.
- 11.3 Participants will have the option to pick up his/her Puyallup Tribe Set Aside Mortgage Assistance check to mail or make the payment directly to the lending institution.

12 MONITORING REQUIREMENTS

Monitoring of the PTSAMAHP is limited to verification that the homeowner maintains the property as the owner's principal residence for the term of the assistance.

Puyallup Tribe Set Aside Housing Rental Assistance Program Policy

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1 GENERAL

Puyallup Tribe Set Aside Rental Assistance Housing Program (“PTSARAHHP”) provides Puyallup Tribal Members rental assistance payments in the amount of three hundred dollars (\$300) per month for thirty-six (36) months.

Upon approval on an annual basis by Tribal Council and if funds are available: Elders (55+), disabled people (45+) or veterans do not need to reapply. There is no time frame for Puyallup Tribal Members who fall under those categories.

The mission of the PTSARAHHP is to improve the quality of life by providing a better living environment for Puyallup Tribal members and their families.

2 PROGRAM DURATION

- 2.1 A participant may receive assistance from the program for a period of up to 36 months. The PTSARAHHP is based on available funding from the Puyallup Tribe, and may be terminated at the discretion of the Tribe without notice.
- 2.2 An elder (55+), disabled person (45+) or veteran may be approved on an annual basis by the Puyallup Tribal Council and only if funds are available.
- 2.3 Once a participant’s eligibility period ends, participant may apply for assistance during the next fiscal year, if funds are available.

3 DEFINITIONS

- A. “Applicant” means a family that has applied to participate as a tenant in the PTSARAHHP.

- B. "Elderly" means a person who is at least sixty-two (62) years of age.
- C. "Gang Related Activity" means (1) any gathering of a group of two or more individuals who share an on-going relationship and support one another, individually or collectively, in the recurring commission of delinquent and/or criminal acts, whether or not they have been convicted of any criminal or delinquent acts, and whether or not they commit such acts on the premises at issue, or (2) the presence on the premises at issue of any individual or individuals who is identified as a gang member by a member, a document reliable informant, or who is listed as a gang member by any law enforcement entity.
- D. "Homebuyer" means a person(s) who has executed a purchase and sale agreement and who has not yet achieved homeownership.
- E. "Puyallup Tribal Member" 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.
- F. "Indian" means any person recognized as being an Indian or Alaska Native by any Tribe, or by the government of the United States.
- G. "Indian Family" is a family residing in a single household consisting of one or more members who is an Indian.
- H. "Near Elderly" means a person who is at least fifty-five (55) years of age and less than 62 years of age.
- I. "Person with Disabilities" means a person who fits into one or more of the following:
- Has a disability as defined in section 223 of the Social Security Act.
 - Is determined, pursuant to regulations issued by the Secretary, to have a physical, mental or emotional impairment which:
 - i. Is expected to be of long-combined and indefinite duration; and
 - ii. substantially impedes his or her ability to live independently, and is of such a nature that such ability could be improved by more suitable housing conditions; or
 - Has a developmental disability as defined in section 203 of the Developmental Disabilities Assistance and Bill of Rights Act.
- J. "Program Participant" is a tenant who is participating in the PTSARHP.

- K. "Tenant" means a participant who rents or leases a housing unit participating in the Rental Program who is renting a unit from the Set Aside Housing Program.
 - L. "Unit" means any home, apartment, or other dwelling structure.
 - M. "Veteran" is a person who served in a branch of the United States Armed Services.
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4 ELIGIBLE RECIPIENTS

The PTSARAHF funds can be used to assist renters who are enrolled in the Puyallup Tribe of Indians. Applicants must reside in Pierce, King or Thurston Counties or reside within fifty (50) miles of the Puyallup Tribe Reservation boundaries.

5 SELECTION/PRIORITY GROUPS

Applicants will be divided into priority groups as follows:

- A. Elderly Puyallup Tribal Members will receive the highest priority. **Priority Group A.**
- B. Near Elderly Puyallup Tribal Members will have second priority. **Priority Group B.**
- C. Veterans or Disabled Puyallup Tribal Members will have third priority. **Priority Group C.**
- D. Puyallup Tribal Members that have never received assistance from the PTSARAHF will have fourth priority. **Priority Group D.**
- E. All other Puyallup Tribal Members. **Priority Group E.**

Available funds will be distributed to members of Priority Group A, then B, and then Priority Group C. If there are not enough funds to provide assistance for all

applicants in Priority Group D, available funds will be distributed according to the result of a random drawing.

If sufficient funds are available to fund Priority Groups A through D, but insufficient to fully fund Priority Group E, available funds will be distributed according to the result of a random drawing for Priority Group E.

6 RENTAL/ LEASE AGREEMENT

Applicants must provide a copy of their Rental/Lease Agreement at the time they submit their application.

7 APPLICATION

Applicants must submit a written application with all required documents in person to the PTSARAHHP staff by the deadline date announced in the Tribal Newspaper. ~~Applications submitted by U.S. Mail, fax, email or by anyone other than the applicant will not be accepted, except applications~~ from an employee of the Puyallup Tribe Elders Care Service Program, another program of the tribe, **or Elders with a guardian or power of attorney can apply for the Elder**, in their official capacity when submitted in person if the applicant is not able to apply on his/or her own. Incomplete applicants will not be accepted or considered for funding, and when complete applications are received, PTSARAHHP staff will date stamp the application. Required documents include:

- A. Tribal I.D. or a copy thereof.
- B. A copy of the Rental/Lease Agreement in effect at the time of the application is submitted & contact information for the landlord.
- C. Current documentation verifying Veterans or disabled status.
- D. Copies of custody documents, where applicable.

8 RESIDENCE

- 8.1 The home must be the applicant's primary residence.
- 8.2 A participant is not allowed to rent just a room, except where the participant is a part of a program such as the Oxford House or assisted living organization.
- 8.3 A participant cannot receive assistance if a member of the household is already receiving services for the Puyallup Tribe Set Aside Housing Assistance Program.
- 8.4 A PTSARHP participant (**per CDR 3112-091218**) can rent from someone who is already receiving Mortgage Assistance from the Puyallup Tribe Set Aside Housing Assistance Program. For example, a homebuyer owns more than one home and is receiving mortgage assistance in the home he/she resides in and rents one of her/his other homes to a Tribal Member, the person renting his/her other home will be eligible to receive PTSARHP.
- 8.5 (**per CDR 2459-81214**) A participant in the Set Aside Rental Assistance Program may transfer their rental assistance voucher to the Set Aside Mortgage Assistance Program, due to a death of a parent, spouse or an adult child. The participant must provide that he or she is the decease heir. This must be done by a will or other legal document if needed to go through the probate process.

The participant meanwhile, should look at the inheritance of the property from a practical economic perspective. He or she need to look very strongly at whether he/she can afford to maintain the mortgage and maintain the property.

The funds remaining in the Set Aside Rental Assistance Voucher will transfer to the Set Aside Mortgage Assistance Program. Mortgage Assistance in the amount of \$500 a month will be sent to the mortgage company each month on behalf of the participant until the funds have been

exhausted in the voucher. Participants may apply for Set Aside Mortgage Assistance during the next funding year.

9 PARTICIPANT'S RESPONSIBILITIES

- 9.1 A participant must notify the PTSARAHHP staff if he/she is planning to move, receive a notice to vacate or an eviction notice within thirty (30) days prior to vacating his/her home.
 - 9.2 A participant must notify the PTSARAHHP staff if he/she falls behind on his/her rental payment within 30 days from the date the rental payment is due. The PTSARAHHP can provide a referral to a social service program to help resolve the delinquency as well as provide budget counseling.
 - 9.3 A participant who moves from his/her residence must find another home within sixty (60) days. A participant unable to find a home within that 60 day period may submit a request to enter into an agreement to put his/her voucher on hold for up to six (6) months. A participant who fails to request to put his/her voucher on hold for 6 months will be terminated from PTSARAHHP at the end of the 60 days.
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10 TERMINATION

- 10.1 A participant will be terminated from the PTSARAHHP if participant moves without notifying the PTSARAHHP prior to vacating participant's residence. A participant is required to notify the PTSARAHHP in writing or in person as well as his/her landlord 30 days prior to vacating the premises. Where a participant fails to notify the PTSARAHHP that he/she has vacated his/her rental home and assistance is paid on the participant's behalf, participant shall be required to pay back the rental assistance payment that he/she was not eligible to receive.

- 10.2 A participant will be terminated from the PTSARAHHP if the unit is no longer the participant's primary residence.
- 10.3 A participant will be terminated from the PTSARAHHP if he/she falls behind on his/her rental payments 30 days from the date the rental payment is due and fails to notify the PTSARAHHP within 30 days.
- 10.4 A participant will be terminated from the PTSARAHHP if participant is incarcerated for more than 6 months. A participant must notify the PTSARAHHP within 30 days from the date participant became incarcerated and demonstrate how participant plans to remain in compliance with the PTSARAHHP Policies and keep participant's unit by submitting a written plan to the PTSARAHHP.
- 10.5 When a participant dies while receiving assistance from the PTSARAHHP, the participant's family members residing with participant will continue to receive housing assistance for a period of three (3) months after the participant's death or upon expiration of the 36 month period, whichever is earlier. The participant's family will be notified in writing of this policy.
- 10.6 A participant will be terminated from the PTSARAHHP if participant receives a notice of termination and the participant failed to respond in writing to the PTSARAHHP within ten (10) business days.

10.7 When a participant is terminated from the PTSARAHHP, he/she will not be eligible to participate in any of the Puyallup Tribe Set Aside Housing Programs for a period of 3 years from the termination date and additionally, the obligation of participant to repay any debt owed to the PTSARAHHP shall remain in effect. Participants with a debt owed to the PTSARAHHP are encouraged to set up an agreement to repay funds owed, Puyallup tribal members are ineligible for assistance from any of the Puyallup Tribe Set Aside Housing Programs until the debt is paid in full, even if the 3 year period has lapsed.

11 PAYMENTS

Payments are made directly to the landlord.

12 MONITORING REQUIREMENTS

Monitoring of the PTSARAHHP is limited to verification that the home is the participant's primary residence for the term of the assistance as part of the rental assistance process.
