

HO-CHUNK NATION

DEPARTMENT OF HOUSING

HOME REPAIR LOAN

The purpose and function of the Home Repair Loan is to provide funding for the Ho-Chunk tribal member to make repairs to their home, in order to maintain and preserve the condition of the home.

The maximum amount of the Home Repair Loan shall not exceed \$10,000.00 and is subject to certain terms and conditions. The funds for this are subject to and limited by budget restrictions and funds returned to the program by repayment of the Home Repair Loans. The homeowner may use the loan for any repair or improvement that becomes a permanent fixture to the house.

CLIENT RESPONSIBILITIES:

- Shall be an enrolled Ho-Chunk Tribal Member. (provide copy of Tribal ID)
- Shall be 18 years of age or older, and legally competent
- Shall submit a completed application
- Shall be the permanent/primary residence of the homeowner
- Shall provide proof of ownership (copy of deed/title)
- Shall provide certificate of homeowners insurance
- Shall provide requested financial information
- Attempt to use Native American contractors (Minimum of 2 bids from Native American Contractors)

TERMS AND CONDITIONS:

- Home Ownership Program (HOP) new recipients are ineligible for the Home Repair Loan for five years from the date of closing
- Must be current on mortgage payments (HOP or any outside lender), homeowner's insurance and real estate taxes/Land Lease Payments
- Must not be delinquent on loans from the Ho-Chunk Nation, Citizens Community or have any outstanding debts to the Nation, the Nation's programs, or the Ho-Chunk Housing & Community Development Agency
- Must sign an Irrevocable Assignment of Per Capita

DEPARTMENT OF HOUSING RESPONSIBILITIES:

- Shall do a background check on the status of mortgage, any outstanding debts owed to the Nation, homeowner's insurance coverage and real estate taxes/Land Lease Payments, and verify enrollment
- Shall determine eligibility
- Shall penalize for fraud (\$1,000.00 plus repayment of the Loan should become due and payable in full, and ineligible for future loans)

CONTRACTOR RESPONSIBILITIES:

- Shall abide by state, local and Ho-Chunk Nation codes, ordinances, and specifications
- Shall provide proof of insurance
- Shall procure necessary work permits and comply with inspections as required by state/local governments or the Ho-Chunk Nation



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LOAN TERMS:

- Loans shall be given on a first come, first served basis
- The combined total of the Home Repair Loan and the Mortgage payment shall not exceed forty-five percent (45%) of the household gross income
- The maximum amount of the Home Repair Loan shall not exceed \$10,000.00
- The Ho-Chunk Nation Department of Housing shall file a lien against your home for the cost of the Home Repair Loan. The lien shall be released after the Home Repair Loan is paid in full.
- The Home Repair Loan administration fee shall be \$50.00 per \$1,000.00 borrowed.
- The monthly payments will be made to the Department of Housing by cash, check, money order, wage assignment, or by per capita assignment three months in advance.
- The payments are due and payable on the first (1st) of each month
- Payments received or postmarked after the tenth (10th) shall incur a five percent (5%) late fee based on the agreed monthly payment
- If the Loan is two months delinquent, with out cause, the Department of Housing shall submit the Irrevocable Per Capita Assignment for payment
- The second time the Loan is delinquent for two months, without cause, the loan shall be due and payable in full
- Requests for additional Home Repair Loans will not be accepted until the current Loan is paid in full

Home Repair Loan Payment Schedule

The payments will be based on the amount of the loan and the time for repayment as shown in the schedule:

AMOUNT OF LOAN **	TERM OF LOAN	ADMINISTRATION FEE
		\$50.00 PER \$1,000.00
\$1,000.00 - \$2,000.00	ONE YEAR	\$100.00 PER \$2,000.00
\$2,001.00 - \$3,500.00	TWO YEARS	\$150.00 PER \$3,000.00
\$3,501.00 - \$5,000.00	THREE YEARS	\$200.00 PER \$4,000.00
\$5,001.00 - \$7,500.00	FOUR YEARS	\$250.00 PER \$5,000.00
\$7,501.00 - \$10,000.00	FIVE YEARS	\$300.00 PER \$6,000.00
		\$350.00 PER \$7,000.00
		\$400.00 PER \$8,000.00
		\$450.00 PER \$9,000.00
		\$500.00 PER \$10,000.00



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Home Repair Loan Process

How the process will work:

- Homeowner shall submit an application for the Home Repair Loan
- The Department of Housing shall review all documents for compliance and determine eligibility
- Department of Housing Executive Director will review and approve or deny the application
- Funds for approved loans shall be dispersed to the vendors

Please check each item and include this with your application packet.

- Completed application – with three (3) bids
- Copy of deed for home and copy of land lease if house is on trust land
- Copy of Real Estate Taxes (trust land exempt)
- Copy of proof of payment Lease Rental Payments (BIA)
- Certificate of homeowners insurance
- Signed release form

The Department of Housing will only process completed applications

Approvals based on the following:

- *Applicant is not a HOP recipient within the first five (5) years from date of closing.*
- *Current on mortgage payment, homeowners insurance, and real estate taxes/land lease payments.*
- *No delinquent loans or outstanding debts to or from the Ho-Chunk Nation or its financial institutions.*
- *Combined total of the Home Repair Loan and the Mortgage payments shall not exceed forty-five percent (45%) of the household gross income. (Affordability)*

Priority for Home Repair Loan

1. EMERGENCY HOME REPAIR – Department of Housing (DOH) approval

- * Roof
- * Electrical
- * Furnace
- * Water Heater

2. HOME REPAIR – (DOH) and Housing Board of Directors (HBOD) approval

- * Windows
- * Air Conditioning
- * Gutters
- * Handicap Accessibility items

3. HOME IMPROVEMENTS – DOH and HBOD approval

- * Siding
- * Doors
- * Cement work
- * Cabinets
- * Decks
- * Pavement
- * Flooring
- * Renovations



HO-CHUNK NATION DEPARTMENT OF HOUSING

HOME REPAIR LOAN APPLICATION

NOTE: All questions on the application must be answered. Incomplete applications will be returned. The Applicant shall provide information from the mortgage company and the homeowner's insurance company and will be a determination for approval.

Name: _____ Date of Birth: _____

Address: _____

Physical Address: _____

City: _____ State: _____ Zip Code: _____

Phone #: _____ Work #: _____ Cell #: _____ Enrollment #: _____

Names, enrollment numbers, birth dates of all residents in the household:

Please include a photo copy of the Applicants Tribal I.D. card

Name	Enrollment #	Date of Birth

List repairs or improvements:



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Type of home:

Single-family home Mobile home** Duplex Condo/townhouse

**Mobile home must submit title, and land ownership or lot lease

Do you live on trust land? Yes No

Insurance agent:

Name: _____ Phone: _____

Policy Number: _____ Insurance Company: _____

First Mortgage lender:

Name: _____ Phone: _____

Account Number: _____

Second Mortgage:

Name: _____ Phone: _____

Account Number: _____

Statement of Understanding:

I/We certify that the information provided by me on this application is true and correct to the best of my knowledge. I understand that false statements will void this application and disqualify me from receiving the Home Repair Loan, and fraudulent use will result in prosecution.

Signature of Applicant

Date

Signature of Co-Applicant

Date



P.O. Box 170, Tomah, WI 54660
(608) 374-1225 * Fax 374-1233
Housing@ho-chunk.com

HO-CHUNK NATION
DEPARTMENT OF HOUSING

AUTHORIZATION FOR THE RELEASE OF INFORMATION

I / we, the undersigned, with this document, authorize the **HO-CHUNK NATION DEPARTMENT OF HOUSING** and their agents to obtain any and all information, necessary, to process the application. This information may be obtained from the following sources, any Program of the **HO-CHUNK NATION**, insurance agencies and financial institutions. This list is not all-inclusive and may include any additional agency, government or private source as deemed necessary by the **HO-CHUNK NATION DEPARTMENT OF HOUSING** and / or their agents or designates.

I / we, the undersigned, with this, release the **HO-CHUNK NATION** and the **DEPARTMENT OF HOUSING** and / or their agents, insurance agencies, financial institutions, and any individual of any liability for providing the requested information.

The information requested may be given by fax, telephone or in writing. This release is valid for one year from the date of the signature. This release is valid if photocopied and does not have to have an original signature.

I / we have read the terms and conditions of this release and with this give consent for the release of any requested information.

DATE

PRINTED NAME OF APPLICANT

SIGNATURE OF APPLICANT

S. S. N. OF APPLICANT

PRINTED NAME OF CO-APPLICANT

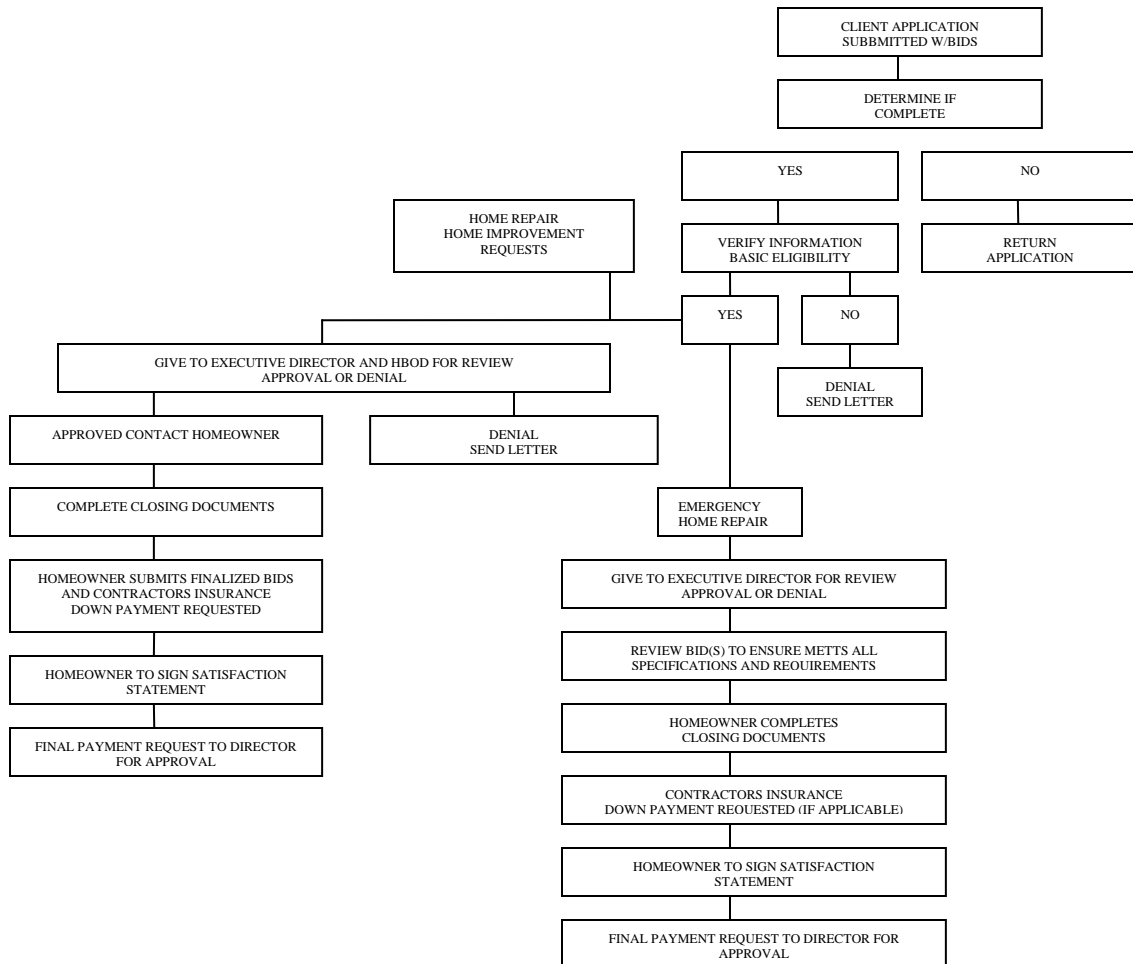
SIGNATURE OF CO-APPLICANT

S. S. N. OF CO-APPLICANT

SIGNATURE OF WITNESS

DATE

HOME REPAIR LOAN (Home Repair and Home Improvements) PROCESS



MONTHLY BASIC LIVING EXPENSES		DEBTS		
Fixed:		Total Amt		Monthly Payment
Mortgage/Rent				
Property Tax		Credit Card(s)		
Gas / Heat		Dental		
Electricity		Vision		
Water/Sewer		Medical		
Garbage		Tribal Loan		
Home Phone		Grnshmts/Jdjmts		
Cell Phone				
Car Payment 1		Other Loans		
Car Payment 2				
Car Insurance		SUB-TOTAL DEBTS	\$0.00	\$0.00
Health Insurance (total)				
Additional Insurance				
Child Care				
FIXED SUB-TOTAL	\$0.00			
Variable:		TOTALS		
Groceries		FIXED	\$0.00	
Eating out		VARIABLE	\$0.00	
Long Distance		DEBT	\$0.00	
House Maintenance				
Gasoline / Vehicle		TOTAL EXPS	\$0.00	
Car Maintenance		INCOME		
School Supplies		Monthly Net Income 1		
Clothes		Monthly Net Income 2		
Gifts		Per Cap 1		
Cable/Satellite		Per Cap 2		
Entertainment/Recreation		SSI (disability)		
Pets		Pension Benefits		
Cigarettes		Retirement Benefits		
		Veteran's Benefits		
		TOTAL INCOME	\$0.00	
Laundry		TOTAL INCOME	\$0.00	
Travel		Minus Monthly Exps	\$0.00	
Bingo/Casino		Minus Monthly Debts	\$0.00	
Contributions		MONTHLY NET INC	\$0.00	
Emergency Savings		Monthly Loan Pmt.		
		Bal. Avail. Per Month		
Variable Sub-total				