

### **Housing Authority of the Cherokee Nation**

1500 Hensley Drive P.O. Box 1007 Tahlequah, OK 74465-1007 Phone 918-456-5482 www.HACN.org

### **Program Description**

The MORTGAGE ASSISTANCE PROGRAM provides qualified Native Americans with down payment and closing cost assistance to purchase or construct a home. Eligibility criteria is below:

- Household income must not exceed 80% of the National Median Income as established by HUD
- Head of household or cohabitating partner must be a citizen of a federally recognized tribe; preference is given to Cherokee Nation citizens
- Head of household, cohabitating partner and anyone who will have an ownership interest in the home must be first-time
  homebuyers. A first time homebuyer is an individual who has had no ownership in a residence during the previous three years
  or who has only owned a property that was uninhabitable. Exceptions may be made for victims of documented domestic
  violence.
- Must purchase a home within Cherokee Nation reservation boundaries
- Mortgage loans must meet Housing Authority of the Cherokee Nation's non-predatory criteria
- A soft second mortgage will be placed on the home; if the home is not used as a primary residence a prorated payback will be required
- Home must pass an environmental review conducted by Cherokee Nation; if home is being constructed the environmental review must be completed before any dirt on the property is moved
- Home must be structurally sound as attested to by a State Certified Inspector
- The home purchased may not include more than 5 acres of land
- Applicant must attend the Housing Authority's Homebuyers Education classes provided at no cost to the applicant

The following documents must be submitted:

MAP Application	Income Declaration for all household members over 18
Income Assistance	Employment Form for all household members
Child Support Affidavit	Copy of Social Security cards for all household members
Custodial Documentation (Divorce Decree, etc, if	over 18
applicable)	Copy of state ID for all household members over 18
Asset Information	Copy of Tribal Citizenship card for head of household and/or
Declaration of Section 214 Status for all household	co-applicant
members (Please read the instructions carefully)	

NAHASDA Median Family Income Guidelines effective May 5, 2025

Family Size	1	2	3	4	5	6	7	8
80%	\$58,352	\$66,688	\$75,024	\$83,360	\$90,029	\$96,698	\$103,366	\$110,035

<sup>\*</sup>Monetary assistance is contingent upon available funding.

### **Application Submission**

Mail Application to: HACN MAP PO Box 1007 Tahlequah, OK 74465 If you prefer, you may drop off the application at any Housing Authority office:

- 2871 Hwy 167, Catoosa, OK 74015
- 2260 W. Cherokee, Sallisaw, OK 74955
- 109 13<sup>th</sup> St., Jay, OK 74346
- 1500 Hensley Dr., Tahlequah, OK 74464

For Information Please Call: 918-456-5482



STAMP	

# **Mortgage Assistance Program**

		4 P.P.		ILIEOE					
Full Legal Name		APP	LICANT	INFOR	Date	N .		Community	
Mailing Address					For Offic	e Use Only: RI	ECEIVED BY:		
City and State	Eldin and the latest		Zip Code		FORWA	RD TO:			
			•						
Main Contact Phone Number Home/Cell	Work Phon	е			E-mail for	r I contact purp	ooses:		
Closest Relative Not Living in Your Household	Relative's Ph	one Number	r		Do you c or appoir	onsent to the untraction	use of text messages ers? YES	to communicate pr NO	ogram information
Relative's Address					City / Sta	te		Zip Code	
		HOUSE	HOLD	COMPO	OSITIO	V			
FULL NAME(S) — All Household Members including yourself: Last, First, Middle	Relation	Sex M/F	Date o		Native American Y/N		st Tribe	Social Securi	ity Number RED***
1									
2									
3									
4									
5									
6									
7									
8									
Are there family members temporarily absent?	YES	NO	If yes, whom	1:			Relation:		
Where are they residing?			When are th	ey expected	I to return?				
	TO	TAL H	OUSEH	OLD IN	COME				
HOUSEHOLD MEMBER	EMPLOYER	GROSS	S WEEKLY AGES	WELFA TANF	RE S	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
1									
2									
3									
4									
5									
Do you currently own your home?	YES NO								
If NO, do you: Rent	Live with Family	y/Friend	Re	ent Payn	nent:				

PREVIOUS PARTICIPATION										
Have you or any member of the househo	ld ever received assista	nce from one or more of the following prograr	ms:							
Rehab to Home	☐ Yes ☐ No	Self-Help Housing (SIP)	☐ Yes ☐ No							
Mutual Help (Indian Home)	☐ Yes ☐ No	Mortgage Assistance (MAP)	☐ Yes ☐ No							
Water and Sanitation	☐ Yes ☐ No	Rural Rental Home	☐ Yes ☐ No							
HIP	☐ Yes ☐ No	Other								
If you have participated in any of the prog	grams, please provide the	e city and county you received services:								
Do you or your spouse have any relative(s) presently working for, or holding office in the Cherokee Nation, or one of its entities?  If YES, please provide name(s) or relative(s), relation, entity, and program:										
	APPLICANT CERTIFICATION									
	order to receive services, yo	ou must meet all eligibility requirements and progra	m funding must be							
available.										
Warning: Section 1001 of Title 18 of the US Co statements to any department of agency of the		nse to conceal information from or knowingly and within its jurisdiction.	villfully make false or fraudulent							
statements or information are punishable un housing assistance. No record will be common to the comm	der Federal Law. I/We also municated to anyone or a Federal agency requiring	e and complete to the best of my/our knowledg o understand that false statements or information ny agency unless requested in writing, either by it in the performance of their duties. This applic	are grounds for termination of the applicant or an officer or							
Program staff in accordance with NAHASDA household's income must meet eligibility st	regulations Part 24 of the tandards at the time of p	position prior to the home purchase will be reported Code of Federal Regulations Subsection 1000.1 urchase or construction contract is entered. Chase Program at 918-456-5482. Monetary assistance	47 (a)2 and (a)4 which state a anges in household income or							
of account information to and from other fir	nancial institutions I have this application will requir	tain and review my credit report. My signature bel supplied to Housing Authority of the Cherokee N e providing my Information to the Housing Autho pants meeting program criteria.	lation in connection with such							
Lender/Broker to provide any and all informa	ation requested by the Hou employment verifications, o	request any information needed from my Lender/ ising Authority of the Cherokee Nation, including credit references (including landlord reference), co ge loan.	but not limited to a copy of my							
The information obtained from the Lender/Br	oker is only to be used in	the determination of eligibility for Housing Authori	ty programs.							
CONSENT: I consent to Housing Authority of the Cherokee Nation requesting and obtaining income Information from the sources listed on this form for the purpose of verifying my eligibility and level of benefits under HUD/Housing Authority's assisted housing programs. I understand income information under this consent form cannot be used to deny, reduce, or terminate assistance without first independently verifying what the amount was, whether I actually had access to the funds and when the funds were received. In addition, I must be given an opportunity to contest those determinations.										
Signature of Head of Household	Date	Signature of Spouse or Cohabitating Partner	Date							
Other Family Member over the age 18	Date	Other Family Member over the age 18	Date							

PRIVACY ACT NOTICE: THIS INFORMATION IS TO BE USED BY THE AGENCY COLLECTING IT OR ITS ASSIGNEES IN DETERMINING WHETHER YOU QUALIFY AS A PROSPECTIVE PARTICIPANT OR BORROWER UNDER THE AGENCY'S PROGRAM(S). IT WILL NOT BE DISCLOSED OUTSIDE THIS AGENCY EXCEPT AS REQUIRED AND PERMITTED BY LAW.



### **Income Assistance Form**

This form must be completed and signed by all household members 18 yrs of age or older even if no benefits are received.

		INCOME ASSISTANC	E
TYPE OF BENEFIT	AMOUNT	LIST PERSON(	S) RECEIVING BENEFIT AS INDICATED
SSA	\$		
SSI	\$		
'A - VETERANS	\$		
ANF	\$		
CHILD SUPPORT	\$		
AID TO DISABLED	\$		
AID TO ELDERLY	\$		
GENERAL ASSISTANCE	\$		
RIBAL WORK EXPERIENCE	\$		
JNEMPLOYMENT BENEFIT	\$		
OTHER:	\$		
XPLAIN OTHER TYPE OF BENEFI	Т:		
OES THE STATE PAY SUPPLEME	NTAL INSURANCE / MEDICARE?	YES NO	IF YES, LIST AMOUNT: \$
	e representations to be		Mortgage Assistance Program. Under pen yn below in signing the affidavit.
IONATURE.	YOU ARE AUTHORIZED		N REQUESTED ON THIS INQUIRY
IGNATURE:		DATE:	SOCIAL SECURITY NUMBER
IGNATURE:		DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:		DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:	***************************************	DATE:	SOCIAL SECURITY NUMBER

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to conceal information from or knowingly and willfully make false or fraudulent statements to any Department or Agency of the U.S. regarding any matter within its jurisdiction.

IF YOU DRAW BENEFITS FROM A DIFFERENT SOCIAL SECURITY NUMBER, LIST THE NUMBER:

V.A. CLAIM NUMBER(S):



### **Asset Information**

If you do not have any accounts, assets, own or have any interest in real property, please check the Not Applicable box and sign below: Not Applicable

			DESC	CRIPTION OF ASSETS				
CHECK		7	TYPE		BALA	ANCE \$		
	CHECKING							
	CHECKING							
	SAVINGS							
	SAVINGS							
	CERTIFICATE OF DEF	OSIT (CD)						
	IRAs		V. (20), 723 MIN ST 424 MIN ST 44 MIN ST					
	MUTUAL FUNDS							
	STOCKS / BONDS							
	MONEY MARKETS			31.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5				
	ANNUITIES							
	OTHER TYPE:							
REAL (	REAL PROPERTY (LAND, HOUSE, ETC.)		DO YOU OWN OR CO-	-OWN (TRUST, JOINT) ANY REAL PR	OPERTY?	YES	NO	
IF YE	S, WHERE IS THE PRO	PERTY LOC	ATED?		STATUS: (Taxable, Trust, Restricted	d)		
	REAL PROPERTY HAVE YOU OWNED OR D TRANSFER? YES			OF ANY REAL PROPERTY IN THE F	PAST BY SALE, GIFT, OR			
IF YES,	F YES, HOW WAS THE PROPERTY DISPOSED OF? PLEASE CHECK ONE OF THE BOXES BELOW. SALEASSIGNMENT/ TRANSFER/ GIFTFORECLOSUREOTHER							
Head of	Household Signature		Date	Spouse/Cohabitating Partner Sig	nature Date			



## **Employment Form**

r's name and mailing address. Print your name, social security num f the Cherokee Nation will contact your employer for employment
PLICANT INFORMATION
PRINT EMPLOYEE'S NAME
SOCIAL SECURITY NUMBER OF EMPLOYEE
EMPLOYER'S PHONE NUMBER and FAX NUMBER
URNISH ALL INFORMATION REQUESTED ON THIS INQUIRY:
DATE
be completed by Employer
DYER INFORMATION  12 MONTH PERIOD (YEAR): \$
\$
HOURLY WEEKLY BI-MONTHLY MONTI
AVERAGE OVERTIME HOURS RECEIVED ANNUALLY:
IPORARY SEASONAL CONTRACTUAL OTHER
DATE OF HIRE:
DATE OF HIRE:
DATE OF HIRE:
* )



# Employment Form Self-Employed (include 3 yr taxes)

☐ Not Applicable

NT INFORMATION PRINT EMPLOYEE'S NAME SOCIAL SECURITY NUMBER OF EMPLOYEE
SOCIAL SECURITY NUMBER OF EMPLOYEE
SOCIAL SECURITY NUMBER OF EMPLOYEE
SOURCE SECOND TO THE LOTTE
EMPLOYER'S PHONE NUMBER and FAX NUMBER
ALL INFORMATION REQUESTED ON THIS INQUIRY:
LE INFORMATION REQUESTED ON THIS INQUIRT.
DATE
NFORMATION
mpleted by Employer
H PERIOD (YEAR): \$
\$
HOURLY WEEKLY BI-WEEKLY BI-MONTHLY MONTHL
AVERAGE OVERTIME HOURS RECEIVED ANNUALLY:
SEASONAL CONTRACTUAL OTHER
DATE OF HIRE:
DATE
DATE  PHONE NUMBER FAX NUMBER
NI H PI



## **Income Declaration**

This form must be completed by each household member over age 18. All income must be listed below. Please include monetary gifts, money earned from odd jobs (babysitting, mowing, cutting wood, etc.) and formal employment.

You must report any changes t	o income imme	diately and fur	nish all inform	nation request	ed in this affida	avit.
☐ I certify I receive no incom TANF, Social Security, Veror contributions or gifts from I certify I am not present months. ☐ I certify I am not presently on I will be ead.	terans or other g m anyone outsid tly employed in employed but I h rning \$	overnmental/trikle the home. any capacity have accepted a	but anticipate a position with _	sion, retirement	or annuity benef	its, child support e next 12
EMPLOYER	GROSS WEEKLY WAGES	WELFARE TANF	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
	WAGES		REGEIVED	BENEITIO	BENEFITO	
I understand that this affidavit of perjury, I certify the above r						
Print Name				Signat	ure	
Social Security Number				Date		
				-		1



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This form must be completed by each household member over age 18. All income must be listed below. Please include monetary gifts, money earned from odd jobs (babysitting, mowing, cutting wood, etc.) and formal employment.

You must report any changes	s to income imme	diately and fu	rnish all inform	ation request	ed in this affida	avit.
☐ I certify I receive no in benefits, TANF, Soci benefits, child suppor ☐ I certify I am not present on I will be expected on I will be expected on	al Security, Veter t or contributions ently employed in tly employed but I I earning \$	rans or other good or gifts from a name of any capacity have accepted a name of the per	governmental/t anyone outside but anticipate a position with _	ribal benefit, pe the home. becoming emp	pension, retiren	nent or annuity e next 12
EMPLOYER	GROSS WEEKLY WAGES	WELFARE TANF	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
I understand that this affidav of perjury, I certify the above						
Print Name				Signat	ure	
Social Security Number				Date		



# **Child Support Affidavit**

This document must be signed, even if it's not applicable.

Please mark the applicable boxes:					
☐ Not Applicable, I certify I am n	ot divorced or sep	arated w	ith children.		
☐ I do hereby swear I am the so regarding said child/children, a		t of the fo	ollowing children and know of no	court custodial matte	rs
I certify my household  is or	is not presently	receiving	g any child support as listed in the	ne table below.	
	CHILD IDEN	ITIFICA	TION and SUPPORT		
NAME OF CHILD	DATE OF BIRTH	AGE	NAME OF NON-CUSTOE	DIAL PARENT	Do you receive Child Support?
I DO HEREBY SWEAR AND AFFIRM I AM SEPARATED	FROM:		(Name)		
☐ I HAVE or ☐ HAVE NOT FILED FOR A DIVORCE	OR LEGAL SEPARATION F	ROM:	(Name)		
I AM DIVORCED FROM (Please submit Divorce Decree):			(Name)		
TOTAL AMOUNT OF CHILD SUPPORT OR ALIMONY RI	ECEIVED MONTHLY:			\$	
I understand that this affidavit is made certify the above representations to be				ogram. Under penalty	of perjury,
	APPI	ICANT	SIGNATURE		
YOU A	RE AUTHORIZED TO F	URNISH A	LL INFORMATION REQUESTED ON THI	S INQUIRY	
SIGNATURE :			DATE: SO	OCIAL SECURITY#	
SIGNATURE :			DATE: SO	OCIAL SECURITY#	
WARNING: Section 1001 of Title 18 of the U	.S. Code makes it a	criminal o	ffense to conceal information from c	r knowingly and willfully	make false o



### **Declaration of Section 214 Status**

**NOTICE TO APPLICANTS AND TENANTS:** In order to be eligible for the housing assistance sought, each applicant for, or recipient of, housing assistance must be lawfully within the United States. Please read the Declaration statement carefully, sign and return it to the Housing Authority of the Cherokee Nation. Please feel free to consult with an immigration lawyer or other immigration expert of your choice.

A box must be completed for each member of the household. A parent or guardian must sign for family members under 18 years of age. Do not sign the child's name; sign your name as parent or guardian and print your child's name.

I certify under penalty of perjury, that to the best of my knowledge, I am lawfully within the United States because (please check below):

DECLARATION		
	PLEASE CHECK THE APPROPRIATE BOX	COMPLETE FOR EACH HOUSEHOLD MEMBER
	l am a citizen by birth, a naturalized citizen, or a national of the United States, or; I have eligible immigration status and I am 62 years of age or older (attach proof of age).  OR - I have eligible immigration status as checked BELOW: Immigrant status under 101 (a or 1010(a)(20) of the INA/3), Parole status under 212(d)(5) of the INA/6, Permanent residence under 249 or INA/4, Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6, Threat to life or freedom under 243(h) of the INA/7; or Amnesty under 245A of the INA/8.  Attach INS document(s) evidencing immigration status and signed verification consent form.	NAME: SIGNATURE: DATE:
	l am a citizen by birth, a naturalized citizen, or a national of the United States, or; I have eligible immigration status and I am 62 years of age or older (attach proof of age).  OR - I have eligible immigration status as checked BELOW: Immigrant status under 101 (a or 1010(a)(20) of the INA/3), Parole status under 212(d)(5) of the INA/6, Permanent residence under 249 or INA/4, Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6, Threat to life or freedom under 243(h) of the INA/7; or Amnesty under 245A of the INA/8.  Attach INS document(s) evidencing immigration status and signed verification consent form.	NAME: SIGNATURE: DATE:
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#### **Declaration of 214 Status Instructions**

1. Warning: 18 U.S.C. 1001 provides, among other things, that whoever knowingly and willfully makes or uses a document or writing containing any false fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States, shall be fined not more than \$10,000, imprisoned for not more than five years, or both.

The following footnotes pertain to noncitizens who declare eligible immigration status in one of the following categories:

- 2. Eligible immigration status and 62 years of age or older. For noncitizens who are 62 years of age or older or who will be 62 years of age or older and receiving assistance under a Section 214 covered program on June 19, 1995. If you are eligible and elect to select this category, you must include a document providing evidence of proof of age. No further documentation of eligible immigration status is required.
- 3. Immigrant status under §101(a)(1S) or 101(a)(20) of INA. A noncitizen lawfully admitted for permanent residence, as defined by §101(a)(20) of the Immigration and Nationality Act (INA), as an immigrant, as defined by §101(a)(15) of the INA (8 U.S.C. 1101 (a)(20) and 1101(a)(15), respectively [immigrant status]. This category includes a noncitizen admitted under §210 or 210A of the INA (8 U.S.C. 1160 or 1161), [special agricultural worker status], who has been granted lawful temporary resident status.
- 4. Permanent residence under §249 of INA. A noncitizen who entered the U.S. before January 1, 1972, or such later date as enacted by law, and has continuously maintained residence in the U.S. since then, and who is not ineligible for citizenship, but who is deemed to be lawfully admitted for permanent residence as a result of an exercise of discretion by the Attorney General under §249 of the INA (8 U.S.C. 1259) [amnesty granted under INA 249].
- 5. Refugee, asylum, or conditional entry status under §207, 208 or 203 of INA. A noncitizen who is lawfully present in the U.S. pursuant to an admission under §207 of the INA (8 U.S.C 1157) [refugee status]; pursuant to the granting of asylum (which has not been terminated) under §208 of the INA (8 U.S.C 1158) [asylum status]; or as a result of being granted conditional entry under §203(a)(7) of the INA (U.S.C. 1153(a)(7)) before April 1, 1980, because of persecution or fear of persecution on account of race, religion, or political opinion or because of being uprooted by catastrophic national calamity [conditional entry status].
- 6. **Parole status under §212(d)(5) of INA.** A noncitizen lawfully present in the U.S. as a result of an exercise of discretion by the Attorney General for emergent reasons or reasons deemed strictly in the public interest under §212(d)(5) of the INA (8 U.S.C. 1182(d)(5)) [parole status].
- 7. Threat to life or freedom under §243(h) of INA. A noncitizen who is lawfully present in the U.S. as a result of the Attorney General's withholding deportation under §243(h) of the INA (8 U.S.C. 1253(h)) [threat to life or freedom].
- 8. Amnesty under §245(a) of INA. A noncitizen lawfully admitted for temporary or permanent residence under 245A of the INA (8 U.S.C. 1255a) [amnesty granted under INA 245A].