

Housing Authority of the Cherokee Nation 1500 Hensley Drive P.O. Box 1007 Tahleguah, OK 74465-1007

Phone 918-456-5482 www.hacn.org

iSave Program

The iSave Program is designed to help working Native Americans save money to achieve their financial goals. iSave Home Rehabilitation matched funds may be used for the rehabilitation or improvement of your primary residence.

We will assist you in opening an iSave Account with an approved partner bank. iSave participants must save at least \$100 total and for a minimum of 6 months in order to access matching funds. The Housing Authority of the Cherokee Nation will match up to \$1,000 of your iSave deposits. For every \$1 you save, we will match with \$3. (We do not deposit these funds into your account. Please ask the Program Coordinator for details).

Applicant Qualifications:

- 1. Must be at least 18 years of age
- 2. Must be a citizen of a federally recognized tribe, Cherokee Nation citizenship preference
- 3. Household income must not exceed 80% of the National Median Income as established by HUD
- 4. Must own the residence listed on the application, residence must be the primary residence of the applicant and be located within the Cherokee Nation reservation.

NAHASDA Median Income Guidelines effective May 05, 2025

Annual Income	\$58,352	\$66,688	\$75,024	\$83,360	\$90,029	\$96,698	\$103,366	\$110,035

ANSWERS TO COMMONLY ASKED QUESTIONS

How does the program work?

- We assist you in opening an iSave account with a designated bank after your application is approved.
- iSave accounts must be opened with a minimum \$30 deposit.
- Housing Authority of the Cherokee Nation iSave will match up to \$1,000 of your deposits with \$3 for every \$1 saved.
- You can access match funds 6 months after your savings account is open if you have saved at least \$100.
- You have 2 years from approved enrollment in the program to save the maximum match amount of \$1,000.
- You have a maximum 3 years from approved enrollment to utilize your match funds. Funds unused after 3 years are forfeited.
- You must meet the Education Requirements before receiving Housing Authority of the Cherokee Nation match funds.
- You must submit a copy of your warranty deed for proof of home ownership with your application.

What if I have bad credit?

Results of credit reports will not be used to determine eligibility.

Can I take money out any time?

Yes. You always have complete control over your savings account.

How will my iSave account be managed?

Your account will be held at a Housing Authority of the Cherokee Nation approved banking facility. You may make deposits at any bank branch. You are the owner of the savings account, not the Housing Authority of the Cherokee Nation. The Housing Authority of the Cherokee Nation does not put money into your savings account nor withdraw money from your savings account.

Can I save more than \$1,000 in the account?

Participants are encouraged to save as much as possible, however Housing Authority of the Cherokee Nation will only match deposits up to \$1,000.

Under what conditions would I be removed from the iSave Program?

Participants may be removed for the following reasons:

Signed iSave Program Application

PO Box 1007

Tahlequah, OK 74465

- Providing false or fraudulent information on the iSave Application.
- Failure to attend all courses specified for completion of program.
- Failure to respond to mail, email and or phone communication.
- Failure to maintain savings account per program requirements.

APPLICATION CHECKLIST

Please ensure the following forms / documents are included with your application (complete, sign, add ssn to required forms, for all household members 18+ years old):

57	
	Signed iSave Program Letter of Agreement
	Signed iSave Release of Information Agreement
	Employment Form for all household members
	Signed Income Assistance Affidavit
	Signed Income Declaration
	Signed Asset Information
	Signed Child Support Affidavit
	Signed Declaration of 214 Status
	Copy of applicant's government issued photo ID, social security card, and proof of tribal citizenship
	Copy of Deed
Ret	turn completed application to:
the	using Authority of Cherokee Nation n: iSave Program

For more information contact: (918) 456-5482 or Callie.Benoit@hacn.org



	-
RECEIVED DATE:	

iSave Program Application

Legal Name: LAST		APPENDING ALTERNAT	IT INFOR	STATE OF THE PROPERTY OF THE PARTY OF THE PA	14				
	FIRST			MIDDLE				MAIDEN	
Marital Status:						Gender:		Date of Birth	n:
Single Married	Divorc	ced [] Separated	☐ Wid	owed	☐ Male	e Female	2	
Mailing Address (Street Address, City, State, Zip):									
Physical Address (Street Address, City, State, Zip):									
Email address (if applicable):									
Email address (ii applicable).									
Home area code & phone #	Cellular	area code & p	hone # or other	contact #		Social S	ecurity Numbe	*	
()	()							
HAVE YOU RECEIVED CNO / HACN DOWN PAYMEN ASSISTANCE?	T (IF APPL	ICABLE) NA	ME OF COUNSI	ELOR:		HOME	LOCATED IN:		Mark St. III. So. So. Suite. Mark
YES / NO Date:	CLAREM	1ORE / JAY	/ SALLISAW /	TAHLEQUA	Н			, COUNTY	
	НС	USEHC	DLD COM	POSITIO	NC				
FULL NAME(S) – All Household Members including yourself: Last, First, Middle Initial	Relation	Sex M/F	Date of Birth	Nati Amer Y/N	ican	List ⁻	Γribe		rity Number JIRED***
I	SELF								
2									
3									
4									
5								1	
6									
7	Herman Karring Co.								
8									
	TO	TAI UZ	USEHOL	DINCO	ME				
	10	GROSS	WELF		CHILD		SOCIAL	UNEMPLOY-	ALL OTHER
HOUSEHOLD MEMBER EMPLOY	'ER	WEEKLY WAGES	TAN		SUPPOR RECEIVE		ECURITY BENEFITS	MENT BENEFITS	INCOME
2									
3									

Do not send any money with this application. You will receive a letter with instructions on how to open your account if you are approved for the program, along with Education Requirements. You are responsible for informing the iSave Coordinator of any changes, specifically contact information. Once you have completed the program requirements, you will contact the iSave Coordinator for withdrawal procedures.

APPLICANT CERTIFICATION

Please read before signing this application.	In order to receive services,	, you must meet all	eligibility requirements and	program funding
nust be available.				

Warning: Section 1001 of Title 18 of the US Code makes it a criminal offense to conceal information from or knowingly and willfully make false or fraudulent statements to any department of agency of the US regarding any matter within its jurisdiction.

I/We certify that the information given on this application is accurate and complete to the best of my/our knowledge. I/We understand that false statements or information are punishable under Federal Law. I/We also understand that false statements or information are grounds for termination of housing assistance. No record will be communicated to anyone or any agency unless requested in writing, either by the applicant or an officer or employee of the housing program or other Federal agency requiring it in the performance of their duties. This application will not be valid unless completely filled out. Incomplete applications will be returned.

I/We certify that any changes in household income or household composition prior to eligibility confirmation will be reported to the iSave Program staff by contacting the iSave Program at 918-456-5482. Monetary assistance is contingent upon available funding.

My signature below also authorizes the release of account information to and from other financial institutions I have supplied to Housing Authority of the Cherokee Nation in connection with this program. I understand eligibility for iSave matching funds is contingent on all occupants meeting program criteria.

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 iSave Program. 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 / Partner	Date
Family Member over 18	Date	Family Member over 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.



HACN Representative

iSave Program Letter of Agreement

Between, Housing Authority of the Cherokee Nation (HACN) iSave Program and the following Participant:	
The Participant agrees to:	
 Open an iSave account with a designated bank, after approval into the program. Complete all sessions of the financial education requirements. Participate in evaluation activities, which may include completing surveys, participating in focus groups and one-cinterviews. Notify iSave Coordinator of any changes in contact information. Allow HACN to obtain savings account information regarding the iSave account at the designated bank. The Participant understands:	on-one
 The iSave and match funds must be used within twelve (12) months after completion of the savings period (2 year to utilizethe match funds within this time period may result in forfeiture of match dollars (you always maintain deposits made to your iSave savings account). Current contact information must be maintained, and the participant is responsible for ensuring mailing addraddress (if applicable), and contact numbers are accurate and updated. Homeownership must be maintained for a period of five years; failure to do so will result in the participant re Housing Authority of the Cherokee Nation for match funds expended. A soft second mortgage will be executed and filed at the time of the first match funds disbursement. If the participant withdraws from the iSave program or fails to successfully meet savings and training require match funds will be awarded. If the participant fails to meet any of the conditions outlined in this letter of agreement, or provides false or information, the participant may be removed from the program. All match funds will be forfeited and the Housing of the Cherokee Nation's iSave Program will notify the designated bank where the participant's savings account moved to a regular savings account. All money deposited by the participant remains the participant's property. The Housing Authority of the Cherokee Nation iSave Program will provide: Match funds for up to \$1,000 of an individual's iSave deposits. Financial Education Classes. I understand and agree to the terms and conditions of participating in the iSave Program. 	control of ress, email eimbursing ments, no misleading Authority unt will be
Participant Signature Date	

Date



iSave Release of Information Agreement

As a participant in Housing Authority of the Cherokee Nation's iSave Program and an owner of an iSave Savings Account, I authorize the bank to release information on my iSave Savings Account to Housing Authority of the Cherokee Nation for the purposes of monitoring myeligibility to remain in the program. If for any reason I am no longer participating in the iSave Program, I understand that this account will be transferred to a regular savings account that may incur monthly maintenance fees.

	APPLICANT INFORMATION										
Legal Name: LAST	FIRST	MIDDLE	MAIDEN	SUFFIX							
Social Security Number	Date of Birth		County								
Current Address (Street Address, City, S	State, Zip):										
If Less than 6 months, Previous Address	(Street Address, City, State, Zip):										
Participant Cignoture											
Participant Signature		Dat	e								
HACN Representative		Dat	e								



■ Not Applicable

Employment Form

☐ **Self-Employed** (include 3 yrs. taxes)

Complete the top half of this form by listing number and your employer's phone number					
If Unemployed – select the Not Applicab	le box above, sign	and date, turn in form	n with res	t of application.	
	DENTIFICATIO	N INFORMATION			
NAME OF COMPANY / EMPLOYER		PRINT EMPLOYEE'S NAME			
MAILING ADDRESS OF EMPLOYER		SOCIAL SECURITY NUMBER			
CITY, STATE, AND ZIP CODE		EMPLOYER'S PHONE NUMBE	R and FAX N	UMBER	
I HEREBY AUTHORIZE Y SIGNATURE OF APPLICANT		. INFORMATION REQUEST		IS INQUIRY:	
****************	****************on to be co	**************************************	****	********	
	EMPLOYER II	NFORMATION			
PLEASE PROVIDE THE ANTICIPATED GROSS EARNINGS	FOR THE NEXT 12 MC	ONTH PERIOD (YEAR):	\$		
YEAR TO DATE TOTAL INCOME:			\$		
AVERAGE NUMBER OF HOURS PER PAY PERIOD:		☐ HOURLY ☐ WEEKLY	☐ BI-WEE	KLY BI-MONTHLY MONTHLY	
AVERAGE NUMBER OF HOURS PER WEEK:		AVERAGE OVERTIME HOURS RECEIVED ANNUALLY:			
CURRENT HOURLY PAY RATE (GROSS)	5				
REGULAR FULL TIME ☐ PART TIME ☐] TEMPORARY [□ SEASONAL □	CONTRA	CTUAL OTHER	
NOTES:					
IF TEMPORARY/SEASONAL, INDICATE LAY OFF PERIODS:					
TITLE / POSITION:				DATE OF HIRE:	
SIGNATURE OF AUTHOR				DATE	
COMPANY MAILING ADDRESS (STREET, CITY, STATE, Z	(IP)	PHONE NUMBER		FAX NUMBER	



Employment Form

■ Not Applicable		Self-Employed (include 3 yr. taxes)		
Complete the top half of this form by listing number and your employer's phone number				
If Unemployed – select the Not Applica	ble box above, sign	and date, turn in form v	with rest o	f application.
	DENTIFICATIO	N INFORMATION		
NAME OF COMPANY / EMPLOYER		PRINT EMPLOYEE'S NAME		
MAILING ADDRESS OF EMPLOYER		SOCIAL SECURITY NUMBER		
CITY, STATE, AND ZIP CODE		EMPLOYER'S PHONE NUMBER a	and FAX NUME	BER
I HEREBY AUTHORIZE	YOU TO FURNISH ALL	INFORMATION REQUESTER	D ON THIS I	NQUIRY:
SIGNATURE OF APPLICAN	Т		DAT	E
****************	******	*******	*****	*******
This secti	on to be co	mpleted by En	nploye	r
	EMPLOYER II	NFORMATION		
PLEASE PROVIDE THE ANTICIPATED GROSS EARNING	GS FOR THE NEXT 12 MC	ONTH PERIOD (YEAR) :	\$	
YEAR TO DATE TOTAL INCOME:			\$	
AVERAGE NUMBER OF HOURS PER PAY PERIOD:		☐ HOURLY ☐ WEEKLY ☐] BI-WEEKLY	BI-MONTHLY MONTHLY
AVERAGE NUMBER OF HOURS PER WEEK:		AVERAGE OVERTIME HOURS RE	ECEIVED ANN	UALLY:
CURRENT HOURLY PAY RATE (GROSS)	\$			
REGULAR FULL TIME PART TIME	TEMPORARY [□ SEASONAL □	CONTRACTU	JAL OTHER 🗆
NOTES:				
IF TEMPORARY/SEASONAL, INDICATE LAY OFF PERIODS:				
TITLE / POSITION:			DAT	TE OF HIRE:
SIGNATURE OF AUTHO	DRIZED PERSONNEL		DA	ATE
COMPANY MAILING ADDRESS (STREET, CITY, STATE,	ZIP)	PHONE NUMBER	F	AX NUMBER



Income Assistance Affidavit

					er of age or older even if no benefits are received.
☐ I certify my house Services provided I				assistance fi	from the Department of Human Services or Trib
☐ I certify that my ho	usehold receive	s income as	sistance as in	dicated belov	w:
			NCOME AS	SSISTANC	E
TYPE OF BENEFIT	AMOUNT			LIST PERSON(S)	RECEIVING BENEFIT AS INDICATED
SSA	\$				
SSI	\$				
VA – VETERANS	\$				
TANF	\$				
CHILD SUPPORT	\$				
AID TO DISABLED	\$				
AID TO ELDERLY	\$				
GENERAL ASSISTANCE	\$		1000		
TRIBAL WORK EXPERIENCE	\$		1		
UNEMPLOYMENT BENEFIT	\$				
OTHER:	\$				
EXPLAIN OTHER TYPE OF BEN	I IEFIT:				
DOES THE STATE PAY SUPPLE	MENTAL INSURANCE	/ MEDICARE?	YES	□ NO	IF YES, LIST AMOUNT: \$
	esentations to	be true as o	of the date s		he iSave Program. Under penalty of perjury, I in signing the affidavit.
	YOU ARE AUTHO	DRIZED TO FU	URNISH ALL IN	FORMATION R	REQUESTED ON THIS INQUIRY
signature:				DATE:	social security number
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
IF YOU DRAW BENEFITS FROM	1 A DIFFERENT SOCIA	L SECURITY NU	JMBER, LIST THE	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.

V.A. CLAIM NUMBER(S):



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.

Tou must report any changes t	o income imm	ediately and it	irnish ali infori	nation reques	ted in this amid	avit.
☐ I certify I receive no incombenefits, TANF, Social Secubenefits, child support or co	rity, Veterans	or other gove	rnmental/triba	I benefit, pens		
☐ I certify I am not presently months.	employed in	any capacity l	out anticipate	becoming em	ployed within	the next 12
☐ I certify I am not presently begin on I w	ill be earning \$, monthly, etc.).	_which will
☐ I certify all income I receive	GROSS		CHILD	SOCIAL	UNEMPLOY-	Г <u>-</u>
EMPLOYER	WEEKLY WAGES	WELFARE TANF	SUPPORT RECEIVED	SECURITY BENEFITS	MENT BENEFITS	ALL OTHER INCOME
I understand that this affidavi						
perjury, I certify the above rep	resentations to	be true as of	the date show	n delow in sig	gning the amida	VIT.
						
Print Name				Signati	ure	
Social Security Number				Date		
Joelan Jecanicy Manniber				Dutt		



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	ediately and fu	ırnish all inforr	nation reques	ted in this affid	avit.
☐ I certify I receive no incombenefits, TANF, Social Securbenefits, child support or co	rity, Veterans o	or other gove	rnmental/triba	I benefit, pens		
I certify I am not presently months.	employed in a	any capacity l	out anticipate	becoming em	ployed within	the next 12
☐ I certify I am not presently begin on I w			ed a position per	with(weekly,	, monthly, etc.).	_which will
EMPLOYER	GROSS WEEKLY WAGES	WELFARE TANF	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
I understand that this affidavit perjury, I certify the above rep	n to the second					
Print Name			Signature			
Social Security Number				Date		



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

			DESCRIP	TION OF ASSETS			
CHECK			TYPE		BALANCE \$		
	CHECKING						
	CHECKING	r					
	SAVINGS						
	SAVINGS						
	CERTIFICATE OF DE	POSIT (CD)					
	IRAs						
	MUTUAL FUNDS						
	STOCKS / BONDS						
	MONEY MARKETS						
	ANNUITIES						
	OTHER TYPE:						
REAL I ETC.)	PROPERTY (LAND,	HOUSE,	DO YOU OWN OR CO	-OWN (TRUST, JOINT) ANY R	EAL PROPERTY?	□ №	
IF YES, WHERE IS THE PROPERTY LOCA			ATED?		STATUS: (Taxable, Trust, Restricted)		
White and the property of the Park	HAVE YOU OWNED OR DISPOSED OF ANY REAL PROPERTY IN THE PAST 3 YEARS BY SALE, GIFT, OR TRANSFER? YES NO						
IF YES,	HOW WAS THE PRO	PERTY DISI	POSED OF? PLEASE CHEC	K ONE OF THE BOXES BELOV	V.		
		SALE	☐ ASSIGNMENT/TRANS	fer/gift	e 🗆 OTHER		
have that there is							
·	Signature, Head of Hous	sehold	Date	Spouse Signature		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 do not receive child support. I am not divorced or separated with children. I do hereby swear I am the sole / primary custodial parent of the following children and know of no court custodial matters regarding said child / children, as listed below. (Please provide documentation to support this statement). I certify that my household \square is or \square is not presently receiving any child support as listed in the table below. CHILD IDENTIFICATION and SUPPORT Do you eceive Child DATE OF BIRTH AGE NAME OF CHILD NAME OF NON-CUSTODIAL PARENT Support? YES / NO (Name) I DO HEREBY SWEAR AND AFFIRM I AM SEPARATED FROM: I HAVE ☐, HAVE NOT ☐, FILED FOR A DIVORCE OR LEGAL SEPARATION FROM: (Name) I AM DIVORCED FROM (Please submit Divorce Decree): (Name) TOTAL AMOUNT OF CHILD SUPPORT OR ALIMONY RECEIVED MONTHLY: \$ I understand that this affidavit is made as part of the qualification for the Mortgage Assistance Program. Under penalty of perjury, I certify the above representations to be true as of the date shown below in signing the affidavit. **APPLICANT SIGNATURE** YOU ARE AUTHORIZED TO FURNISH ALL INFORMATION REQUESTED ON THIS INQUIRY SIGNATURE: SOCIAL SECURITY NUMBER DATE: SIGNATURE: SOCIAL SECURITY NUMBER DATE:



Declaration of Section 214 Status

NOTICE TO APPLICANTS AND TENANTS: 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; print your child's name and sign your name as parent or guardian.

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			
	I 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,	NAME: SIGNATURE:			
	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.	DATE:			
	I 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,	NAME:			
	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.	SIGNATURE: DATE:			
	I 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,	NAME:			
	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.	SIGNATURE: DATE:			
	I 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,	NAME:			
	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.	SIGNATURE: DATE:			