

HIP news: Matching funds still available for homeowners

HOWARD ROY
HIP Officer

The deadline for fiscal-year 1999 applications is December 1, 1998. Applications received after December 1, 1998 will not be considered for FY99 funds.

Sub-surface facilities provided by the Siletz Tribe in cooperation with Indian Health Service.

The Indian Health Service supplies water and sewage disposal systems in the eleven county service area of Oregon. However in some cases we have been able to provide service in other areas of Oregon with the assistance of other Oregon Tribes and I.H.S. working cooperatively.

Who qualifies for this program?

Any Siletz Tribal member is eligible for this program and the good news is there are no income requirements for this program. The question is what do I do first in order to get sewer or water assistance? You must first obtain an I.H.S. application from one of the area offices or the H.I.P. office in Siletz. Fill out the application and sign it and send it to the H.I.P. office in Siletz.

Septic Systems that are spilling effluent onto the ground present a health hazard and should be reported to the Housing Improvement Program for site evaluation from I.H.S.. H.I.P. will provide the necessary personnel deployment and procedures to begin the health threat remedy process.

This type of situation is a definite priority for service. We also serve new home sites such as manufactured homes and new construction for residential homes. It is important to get your application request to us as soon as possible for scheduling purposes. There is a waiting list and new septic systems can only be installed between the months of May through October. The sooner you let us know about your problem or upcoming project the easier it is to maintain and schedule service for everyone. C.T.S.I. Housing Improvement and Downpayment assistance grant applications and Indian Health Service sub surface water and sewage facilities applications are available at all area offices or

contact Tammy Wagner at (541) 444-8261 or 1-800-922-1399.

REAL ESTATE DICTIONARY

Mortgage Insurance: Insurance written by an independent mortgage insurance company (referred to as an 'MIC') protecting the mortgage lender against loss incurred by a mortgage default, thus enabling the lender to lend a higher percentage of the sale price. The Federal Government writes this form of insurance through the FHA and the VA.

Appraisal Report: A written report by an appraiser containing his or her opinion as to the value of a property and the reasoning leading to this opinion. The factual data supporting the opinion, such as comparable, appraisal formulas, and qualifications of an appraiser, will also be set forth.

Housing Education Fair sponsored by the HIP program

CONNIE HOFFMAN
HOWARD ROY

June 13, 1998, Saturday. The location is the Portland Area Office, 3715 SE 39th, Portland, Oregon 97202. Contact Cynthia Viles for further information at 503-238-1512.

June 27, 1998, Saturday. The location is the Salem Area Office, 3789 River Road North, Suite D, Keizer, Oregon 97303. Contact Beverly Owen for further information at 503-390-9494.

RSVP would be helpful for staffing and scheduling purposes. Both offices are acting independently for these home-buyer education programs, so contact the office where you will be attending.

We will have break-out sessions and separate booths for confidential purposes.

Agenda will be:

Invocation	12:30
Potluck and socializing	12:35-1:00
Icebreaker	1:00-1:10
Overview	1:10-1:15
Breakout sessions	1:15-5:00

IDEAS AND FUNDING OPPORTUNITIES!

There are still matching funds available for people who own their own home and have a very low to low income as specified by FmHA. Please contact us at the HIP program on how to access these funds. These funds are for Tribal member HIP clients with houses residing in the Lincoln County area only!

House for sale

1047 South Anderson Creek Road
Lincoln City, Oregon 97367
(541) 994-6984
(541) 996-5804

WORDS OF WISDOM

If you can give your son or daughter one gift let it be enthusiasm.

One can never consent to creep when one feels an impulse to soar. Seek ye first the kingdom of heaven and all things shall be given unto you.

The Creator says to us, "If you don't move, I don't move." He said, "If you sow, you can reap but you must sow first." And "Unless you change what you are, you will always have what you've got."

CTSI Tribal Housing Plan available on the Internet

CONNIE HOFFMAN
SIHA Director

Our Tribal Housing Plan has been submitted to HUD's NW Office of Native Americans via the internet. The plan can be viewed at this web site:

<http://www-domino.hud.gov/ihp/newhome.nsf?>

To gain access

User name is: siha
Password is: homsweethom

The plan identifies the goals and objectives for the coming year for all Tribal housing programs and explains how the Indian Housing Block Grant funds and other resources will be used to meet these goals and objectives.

If HUD approves our plan, the block grant funds should become available by early June.



The main topics will be:

- A free profile credit report
 - Explanation of the FmHA housing opportunities available to pamphlets and a brief description of services available.
 - Financing opportunities through a lending institution.
 - Financial planning will be available for all tribal members including those individuals only interested in financial planning.
 - Discussions on possible housing needs and opportunities for the future of tribal members in the Portland and surrounding areas.
 - We are trying to locate a possible group who would look at refinancing opportunities through a lending institution. This may depend on turnout, so remember to RSVP as soon as possible.
- Ideas are welcome for other housing-related topics you would like to discuss. We will try to accommodate you as time allows.



The Language Program needs storytellers.

Call LaVonne Butler,
Language Project Coordinator,
at (541) 444-8208, ext. 208,
if you would like to volunteer.