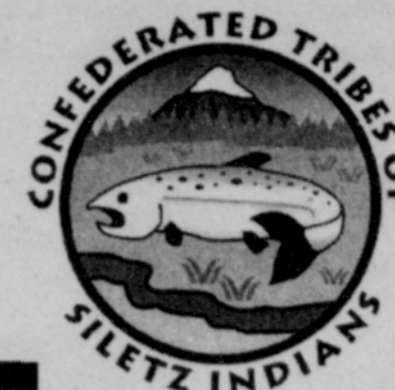


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2002

SILETZNEWS

Monthly publication by the Confederated Tribes of Siletz Indians

Vol. 30, No. 1, January 2002



Down Payment Program Celebrates Third Anniversary

In October 1998, CTSI/SIHA started developing a down payment grant program. Since then, the Down Payment Assistance Program has funded 64 grants totaling \$1,172,022.

The Siletz Tribe's finance office in Salem, Ore., has helped homebuyers in seven states – Oregon, Washington, Utah, California, Texas, Idaho, and Wisconsin – plus the District of Columbia.

Program Highlights

The Down Payment Assistance Program was created to help first-time homebuyers purchase a new or existing home. The program grants up to **20 percent** of the purchase price (maximum \$20,000) to be used as a down payment to purchase a home.

The tribal member is required to live in the home for five years; at that point, the grant is forgiven. For example, if a qualified tribal member purchased a house for \$90,000, the down payment grant would be \$18,000. If another tribal member purchased a house for \$105,000, the down payment grant would be \$20,000, not \$21,000, which exceeds the \$20,000 maximum.

The applicant's total household income must be less than 80 percent of median income as determined by HUD; the limits imposed are adjusted by area. Tribal members living in higher cost of living areas will have a higher limit than those living in rural areas.

See Down Payment on page 8.



Revolving Credit Program Closes First Loan

On Nov. 27, 2001, the Siletz Tribe Revolving Credit Program (STRCP) closed its first loan, a \$10,000 home improvement loan. The borrower will use the proceeds to remodel her kitchen and bathroom.

The STRCP currently offers loans to tribal members for home improvements. Potential uses include a new roof, new siding, carpeting, room additions, new furnace, and appliances.

The current interest rate is 7.75 percent with repayment terms of up to 84 months. For more information about the Home Improvement Loan Program, call Dave Litchy at the Salem Finance Office, 503-304-4064 or 1-888-870-9051.



Veterans Represent Siletz Tribe at NCAI

Siletz Tribal veterans represented the tribe during the opening ceremonies of the National Congress of American Indians conference in Spokane, Wash., in November.

Elders Coordinator Kathryn Dick drove four veterans to the conference.

Gilbert Towner Jr. (who met the group at the conference), Walt Klamath, Ed Ben, and Tina Wooten (pictured at left) formed a color guard. The many color guards involved in these ceremonies eventually filled the front of the huge room at the Spokane Convention Center in which many general assemblies were held during the week-long conference.

Eddie Collins (pictured below left) joined other veterans in introducing himself to the crowd.

Waleeksa Riding In represented the Siletz Tribe at the Miss NCAI pageant. Tina was a member of the honor guard during the pageant.

See a recap of Waleeksa's activities on page 6, plus additional details of the conference in the chairman's report on page 3.

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Siletz News
Confederated Tribes of Siletz
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University of Oregon Library
Received on: 01-02-02
K Siletz news
1: University of Oregon
Eugene, OR 97403

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