

Down Payment Program Funds Available for Homes

The Siletz Tribal Housing Finance office in Salem has funds available for down payment grants to first-time homebuyers. The process is relatively simple and the time from application to funding can be very short for motivated buyers.

The program will grant up to **20 percent** of the purchase price (maximum \$20,000) for use as a down payment on a home purchase. The tribal member is required to live in the home for five years; at that point, the grant is forgiven.

The applicant's total household income must be less than 80 percent of the median income as determined by HUD. The limits imposed are adjusted by area. The following are **income limits** that will apply in most areas:

Household		Household	
1	\$30,450	5	\$47,000
2	\$34,800	6	\$50,500
3	\$39,150	7	\$53,950
4	\$43,500	8	\$57,950

Tribal members living in areas with a higher cost of living will have a higher limit than those listed above.

For more information on the Down Payment Assistance Program, call the Salem Finance office at 1-888-870-9051 or 503-304-4064. Staff includes Dave Litchy, finance manager, and Bunni Snook, administrative assistant. Applications are available at the Salem Finance office, the Housing Authority office in Siletz, or at any area office.

Get a Home Improvement Loan

The Siletz Tribal Revolving Credit Program (STRCP) currently offers loans to tribal members for home improvements.

Some possible uses are for a new roof, new siding, carpeting, room additions, new furnace, appliances, and many others. 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 in Salem, toll-free at 1-888-870-9051 or 503-304-4064.

Getting to School Safely The Five Key Dangers Kids Face

3. Low Bicycle Helmet Use

In 1999, 260 bicyclists age 5 to 18 were killed in crashes with motor vehicles. The fatality rate for these young bicyclists was nearly double the rate for all bicyclists.

Most of the bicyclists injured while riding were Children are more likely to between 4 p.m. and 8 p.m. other time of day.

Head injury is the bicycle crashes and is the related permanent age 5 to 14 go to hospital injuries associated with bicycles

This information is supplied by Norman Counts, Siletz Tribal Police Chief. The other "Key Dangers Kids Face" will appear in subsequent issues of Siletz News.



age 5 to 18 killed or boys (80 percent) die from a bicycle injury (46 percent) than at any

leading cause of death in biggest cause of bicycle-disability. More children emergency rooms for than with any other sport.

Are You Ready to Buy a Home?

Homebuyers often are plagued with anxiety. Home buying is something most people do infrequently and the rules of the game are constantly changing.

The process involves making a huge investment, the biggest one most people make in their lifetime. Some buyers fear they'll make a huge mistake. Others worry that they won't find the right house for their money.

One way to lessen the uncertainty is to go about home buying just as you would any other important business endeavor – in an organized and systematic fashion.

The first step is to make sure that buying a home is the right thing for you to do at this time in your life. The answer to this will vary from one buyer to the next and you may want to consult with a financial advisor before making this important decision.

There are plenty of good reasons to buy a new home: you need more space, are ready to put down roots, or need to live closer to work or to your children's school. But home ownership is not for everybody. If you don't have job security or you think you might be transferred soon, you probably should postpone buying until later.

Once you decide you're definitely in the home buying market, the next steps are to line up financing, decide what you want in a home, and start looking.

Tribal Court News

from the Office of Tribal Court

January – March

Tribal Council has approved the Community Law Court Ordinance and the Community Law Court Operations Manual.

Tribal Court judges and court staff met on Feb. 9 in Siletz for their first judges' meeting of 2002.

Tribal Court DOJ grant update: We were informed via e-mail that we will be notified soon about our application.

The deputy court clerk attended ICWA training in Portland.

Three appeals involving the 2002 election were filed in February. Two were scheduled for hearing before Judge Gantenbein on March 7 and one case was scheduled for March 14. Cases are pending decision of the court.

Tribal Court hosted a visit from the Native American Law Student Association of the University of Oregon law school. They observed Tribal Court in session and toured the court.

Kraus Joins A&D Team

I would like to introduce myself, Lori Kraus, as the newest addition to the alcohol and drug treatment team. I would like to thank everyone I have already met for their warm welcome and encouragement. As part of this excellent team, I'm excited to begin serving Siletz Tribal members at the Eugene area office.

I'm from the Midwest and have roots in the plains of Colorado. I attended college and training for substance abuse counseling in Kansas and Nebraska.

While in the Northwest, I worked in residential treatment and with court-mandated clients in an intensive outpatient setting. All together, I have about 10 years of counseling experience.

I'm looking forward to the challenges this position will offer and to applying my experience and skills in a new area. I'm also interested in taking part in the tribe's prevention activities and presenting information about fetal alcohol effects.

Thank you again for this opportunity and I'm looking forward to meeting you.