

Intertribal summit sparks ideas for Tribal youth to make community better

Several Tribal youth attended the 2012 National Intertribal Youth Summit, entitled *Young Leaders Shaping Their Communities*, on July 28-Aug. 1 in Washington, D.C., at the National 4-H Youth Conference Center.

The summit included several days of intense workshops with federal government staff. Workshops included those on civic engagement, solving community problems with conflict resolution skills, opportunities for STEM (science, technology, engineering, math) for today's Native students, bullying prevention, Native Youth Champions of Change, leadership skills and building a collective voice.

Students also learned about key legislative topics on Capitol Hill, including the Tribal Law and Order Act and managing energy resources. They were able to take one evening tour of some of the documents.

"Siletz Tribal youth representatives were up at 7 a.m. every morning through the evening programs. I had the opportunity to be the chaperone and they were the greatest – wonderful ambassadors for our Tribe and for change," said Katy Holland, education specialist in the Portland Area Office.

Johnson takes on bullying

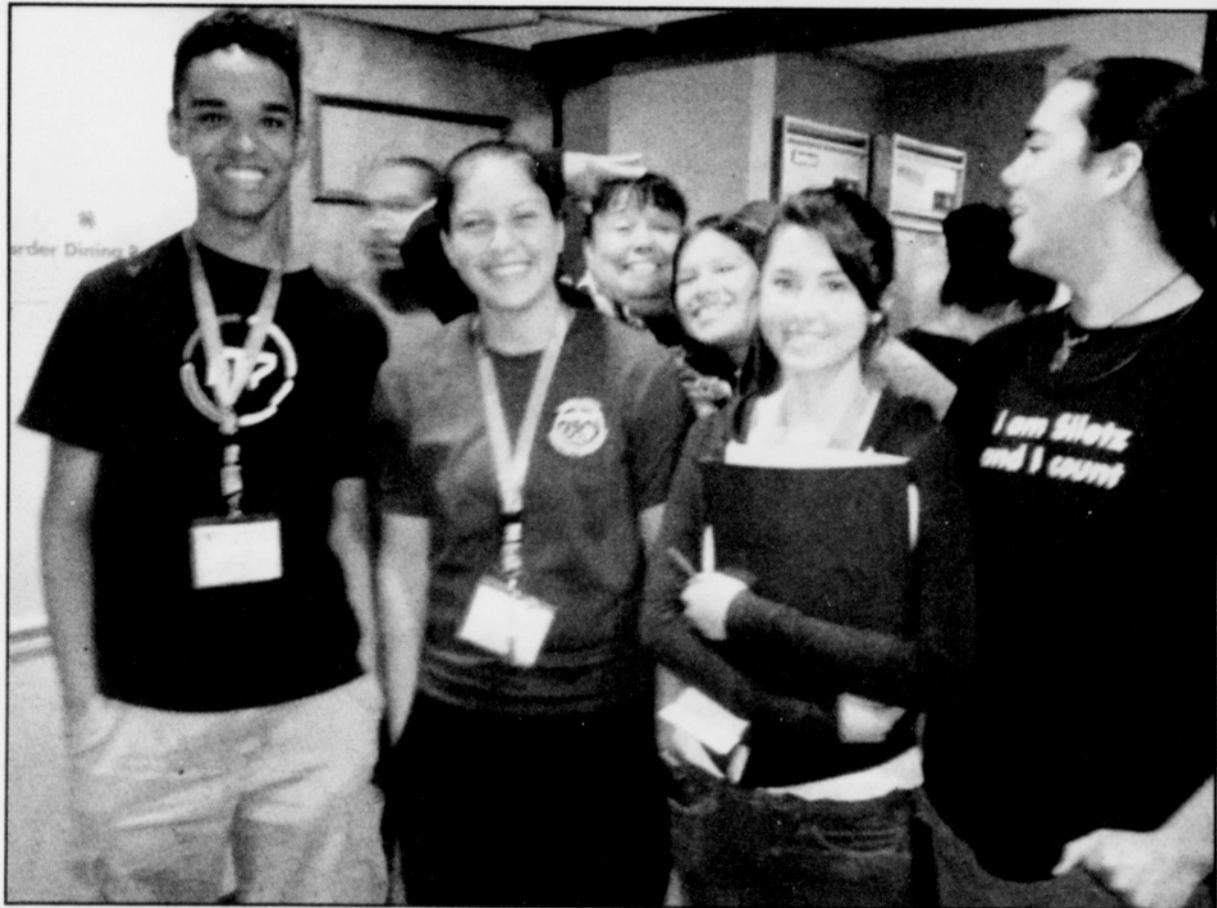
By Dreonna Johnson

The youth summit has inspired me to take action to better my community, specifically with problems having to do with bullying.

Other youth and I are forming a Native anti-bullying group on Facebook and we plan to make an anti-bullying PSA or video sometime in the future.

The summit helped open my eyes to all of the different problems that Native youth face and facilitated communication between many different Tribes around the nation. I realized that our Tribe deals with a lot of the same problems that other Tribes do, which made it easier to come up with solutions because there were so many different points of view.

The summit also gave me multiple tools to bring back to my community, including activities like lacrosse and life skills that aren't taught in school.



Courtesy photo

Devonte Casey, Jasmine Hernandez, Dreonna Johnson and Jesse Bostwick attend the 2012 National Intertribal Youth Summit in Washington, D.C.

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Buying your first home is easier with paperwork in order, ready to go

First-time homebuyers have a lot of questions about buying. One of the most popular questions is how long does it take to buy a home? It all depends on how ready you are.

Buyers who have decent credit, get pre-approved for their mortgage loan and are well-organized will move through the process much quicker. Prepared buyers will have corrected credit issues, readied documentation and worked at least a solid year in their current job.

If you intend to purchase a home in the future, it's a good idea to start getting organized with your paperwork now. Keep bank statements, tax returns with W-2s and 1099s, paystubs and any paperwork from financial transactions. Lenders generally want to see at least two previous months of paystubs, two years of tax returns and two months of all bank statements.

Once you are pre-approved, then it's just a matter of finding the right home.

You will work closely with your mortgage lender to get pre-approved for your loan and then you will work closely with your realtor to find the right home for you.

Realtors will help you through the inspection process and appraisal process. There are many steps to purchasing a home. Make sure you have a good professional team to help you through all of it.

If you utilize the Down Payment Assistance Program the Tribe has available (see below), you will want to apply at the same time you apply for your mortgage loan. Your lender will need information about the program and the documentation is similar.

If you are not ready to buy a home now but would like to in the future, the Siletz Saves! IDA Program (see below) would be a good match for you.

If you are interested in either program, contact Yvonne Messmer in the Salem area office at 503-390-9494 or toll-free at 888-870-9051.

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If homebuying is a goal for you but you aren't ready yet:

Siletz Saves! IDA Program

If you aren't ready to buy yet and at least one of these situations sounds like you, Siletz Saves! might be perfect for you:

- I have some credit issues to clean up.
- I don't have enough income to make a mortgage payment.
- I don't understand how everything works.
- I'm still in school but nearly finished.

The IDA Program is a matched savings program. It helps low-income Tribal members understand their credit, correct credit issues and save toward the purchase of a first home. Participants make regular deposits into an individual development account or IDA. The amount saved is then matched \$3 for every \$1 saved – a 300 percent return! Participants must save for at least six months up to three years and attend financial fitness classes.

If you are ready to buy a home:

Down Payment Assistance Program

You can find out by asking yourself some questions:

- Do I have a steady source of income (usually a job)?
- Have I been employed on a regular basis for the last 2-3 years?
- Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have few or no outstanding debts (like car payments)?
- Do I have some money saved?
- Do I have the ability to pay a mortgage every month, plus additional costs?

If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program. It helps with closing costs and a down payment when purchasing your first home.