

Section 184 Indian Housing Loan Guarantee Program available to Tribal members

The Section 184 Indian Housing Loan Guarantee Program is available to enrolled Siletz Tribal members nationwide. The purpose of the Section 184 program is to provide Siletz Tribal member borrowers with loans designed to accomplish the following:

- Build a brand new home for your family
- Renovate and modernize an existing home
- Add space or remodel your existing home
- Install a doublewide manufactured home on your land
- Purchase an existing doublewide home located on Siletz Tribal trust or fee simple property nationwide
- Purchase a new home
- Refinance your existing home
- Consolidate debt

Highlights of the Section 184 program include:

- Credit is important, but you are not judged on your credit score.
- Low monthly mortgage insurance payments
- Low down payment (can come from savings, Tribe or gift)
- Flexible approval process
- Homes can be financed on or off the Siletz Reservation

Siletz Tribal members interested in the Section 184 program should contact K.C. Short, financial services manager with the Siletz Tribal Housing Department at 541-444-8310 or kerrys@ctsi.nsn.us. A lender contact list that includes lenders specializing in the Section 184 program is available upon request.

Elders Council Meeting

The Elders Council Meeting in December has been canceled.

The Elders Council will host an in-person/Zoom hybrid meeting on Saturday, Jan. 13, 2024, at 1 p.m. in the Shasta room at Chinook Winds Casino Resort in Lincoln City, Ore.

If you have any questions, please contact the Elders Program at 541-444-8212.

VA’s Native American Direct Loan Program now available for Tribal veterans

Recently, the Confederated Tribes of Siletz Indians signed a Memorandum of Understanding with the U.S. Department of Veterans Affairs to enable Siletz Tribal member veterans to obtain direct housing loans from the VA.

The purpose of the Native American Direct Loan Program (NADL) is to make direct housing loans available to Siletz Tribal veterans for the purchase, construction or improvement of dwellings located on Tribal trust land owned by the Siletz Tribe.

You may be eligible for an NADL if you’re a Siletz Tribal veteran or a non- American Indian veteran married to a Siletz Tribal member and meet the following requirements:

- You have a valid VA home loan certificate of eligibility (COE)
- You meet VA credit standards
- You have proof that you make enough money to cover the mortgage payments and other costs of owning a home
- You’ll live in the home while using the NADL to buy, build or improve.

An NADL provides the veteran borrower with these benefits:

- No down payment required in most cases
- No private mortgage insurance (PMI) required
- Reduced closing costs and loan fees
- A low-interest 30-year fixed rate mortgage. VA’s current interest rate for NADL is 2.5%.
- A reusable benefit (you can obtain more than one NADL to buy, build or improve another residence in the future)

Siletz Tribal member veterans interested in the NADL program should contact K.C. Short or Tony Molina in order to be referred to an NADL coordinator with the VA. Their contact information is as follows:

- ❖ K.C. Short, Financial Services Manager, -Siletz Tribal Housing Department, 541-444-8310 or kerrys@ctsi.nsn.us
- ❖ Tony Molina, Tribal Veterans Representative, 541-444-8330 or tonym@ctsi.nsn.us

The Portland Area Office is now located at:

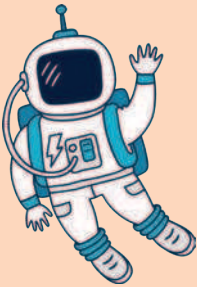
3220 SW First Ave., Suite 200
Portland, OR 97239

Phone: 503-238-1512 • Fax: 503-238-2436

CTSI VIRTUAL CULTURE NIGHTS

Upcoming Dates:

January 17 at 6 pm: Restoration



IN-PERSON LANGUAGE AND CULTURE CLASSES

December: Nee-dash 'vm-nitlh-ts'it (Learning Feather Dance)

Come and learn our traditional dances. Both sessions open to all:
Valley (Salem Area Office): Tuesday, December 5 at 6 pm
Siltez (Community Center): Wednesday, December 6 at 6 pm

January: Bear Grass Braids

Siletz (Community Center)-Monday, January 8 at 6 pm
Portland Area Office -Thursday, January 18 at 6 pm
Eugene Area Office-Monday, January 22 at 6 pm
Salem Area Ofce-Monday, January 29 at 6 pm

Sponsored by the Education and Culture Departments
Contact Nick Viles at nickv@ctsi.nsn.us or 541-484-4234 x1757

KEEP UP TO DATE & INVOLVED WITH THE GARDEN PROGRAM

EVENTS
VOLUNTEERING
EDUCATION
COMMUNITY



GET ON OUR MAILING LIST

Join our mailing list to get the latest updates about the Garden Program and when we will be hosting events throughout the year!

Contact AJ Warren to get added!

VOLUNTEERING

We are currently seeking volunteers to help us at the Garden Program! If you would like to support our efforts in restoring our relationship to the land and serving the community, please reach out!

Contact

James "Zeph" Mullins
Garden Manager
JamesM@ctsi.nsn.us

AJ Warren
Garden Programming and
Administrative Assistant
AJW@ctsi.nsn.us

5213 Logsdan Rd.

CTSI Jobs – Employment information is available at ctsi.nsn.us.

Note: “Open Until Filled” vacancies may close at any time. The Tribe’s Indian Preference policy will apply. Tribal government will not discriminate in selection because of race, creed, age, sex, color, national origin, physical handicap, marital status, politics, membership or non-membership in an employee organization.

CTSI constantly is looking for temporary employees to cover vacancy, vacations, maternity leave and extended sick leave. If you are looking for temporary work that can last from 2-12 weeks, please submit an application for the temp pool.