

# Down Payment Assistance is available, waiting list short

■ Tribal Housing Program can help anywhere in the Continental United States.

By Brent Merrill

The Grand Ronde Tribal Housing Authority's Down Payment Assistance program is helping families change their lives. And, if you are a Tribal member living anywhere in the Continental United States, you may qualify to change your life as well.

"One of the reasons we want this information about the Tribe's Down Payment Assistance program to be shared with everyone is because there seems to be some misconception about where this program is available," said Housing Authority Director Linda Layden. "When we did our recent housing survey we had a lot of comments from people who said I think you should make this program available no matter where people live in the U.S. and it is, and it has been, for a few years now, but people don't know that. So, we want to let them know that this program is available throughout the Continental U.S."

Layden explained that the Down Payment Assistance program is for

## Down Payment Guidelines

- ✓ The amount of the down payment assistance is a maximum of \$10,000.
- ✓ Recipients must be able to contribute \$1,000 of their own money towards earnest money, closing costs or other purchase expenses.
- ✓ The maximum annual household income cannot exceed \$65,000.
- ✓ Recipients must agree to stay in their home for five years or repay the grant.

first-time homebuyers. She said it is also important to emphasize that there is a short waiting list.

"The program is going through the waiting list quickly," said Layden. "There may still be a few grants available this year for Tribal member applicants who meet the requirements."

Tribal Housing Specialist Bryan Langley explained that the waiting list is based on the date a completed application is received.

"The sooner people get their application in the sooner they will be considered," said Langley.

Langley said he is currently work-

ing with all 70 applicants on the list, so the waiting list is short.

The amount of the down payment assistance is a maximum of \$10,000 and recipients must be able to contribute \$1,000 of their own money towards earnest money, closing costs or other purchase expenses. The maximum annual household income cannot exceed \$65,000.

According to program guidelines, recipients must agree to stay in their home for five years or repay the grant.

Layden and Langley also want to stress to Tribal members that past credit problems will not exclude Tribal members for consideration. The Housing Authority is set up to help people get over those credit hurdles.

"One of the things that I think hinders people from home ownership is that they think they have bad credit," said Langley. "But, without actually going and getting a copy of their credit report they don't really know. We can pull copies of credit reports at no cost to the applicant and work with people on their budgeting."

Langley also explained that recipients must attend a first-time homebuyer's education class. The class can be one sponsored by the Housing Authority or a private mortgage company.

"The class covers the homeowner process from A to Z," said Langley. "They walk you through everything. They cover what happens — your responsibility as a homeowner after you

actually finish the process. They point out things like being responsible for your own home's maintenance. You don't call the landlord anymore."

"We will try to work with people," said Layden. "We will pull a free credit report and see what they have on there. We can see if we can help them resolve some of those issues. We have had people who did not think that they would qualify for the program due to poor credit who have successfully participated in the program."

Langley also points out that no credit is not bad credit.

"One of the things that people get confused with too is that they think that if they don't have any credit that is like having bad credit. Which is not the case," said Langley.

"We can do non-traditional credit references like rent," said Layden. "We can check their landlord payment history and utility bills."

Tribal member Sharon Grout recently received Down Payment Assistance and for the first time — she now owns her own home.

"I still can't believe this happened," said Grout who is a single parent. "But, it is so exciting to walk in to my new home and think 'I can do whatever I want.' It was just a really wonderful feeling."

Grout said she wants to encourage other Tribal members to try.

"It was something that I never thought would ever happen," said Grout. "I thought I would give it a shot, but I didn't have much hope of it happening."

Grout said the housing staff helped her through the process.

"I didn't have to hardly do anything," said Grout. "They really took care of me."

So, put aside the myth that you have to live in Grand Ronde to qualify for the Tribe's down payment assistance program.

"More out-of-state deals have closed this year than in-state," said Langley.

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- Affordable rental units at the Elders Housing Development
  - 3 lots available for lease to Elders at Grand Meadows
- For more information, please contact Bryan Langley at 879-2467

### Housing Needs report summary available

GRTHA recently conducted a housing survey of the Tribal membership, and worked with a consultant to prepare a Housing Needs Assessment Report based on the information that was received. Interested persons may obtain a copy of the Executive Summary of this report at no charge by contacting GRTHA at (503) 879-2401, or 1-800-422-0232, ext. 2401.



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## Senior Services Advisory Council seeks new members

The Mid-Willamette Valley Senior Services Agency Advisory Council is a 23-member volunteer group that advises the Board of Directors about senior concerns and helps plan and monitor the delivery of services to seniors in Marion, Polk and Yamhill Counties. Currently, the Advisory Council has Marion County vacancies and is accepting applications for future vacancies in Polk and Yamhill Counties.

To fill the current openings, the advisory council is looking for volunteers from Marion County who are senior citizens, age 60 or older, service providers to older adults, local elected officials, or representatives of ethnic minority groups.

Advisory council members attend monthly meetings where local, state and federal items of concern are presented and discussed, leading to the formation of recommendations to the agency's Executive Director and Board of Directors. Though the

board of directors has final authority to make policy decisions, it values, and usually follows the recommendations made by advisory council members, as they represent the interests of older adults residing in the tri-county area.

Council members also serve on advisory council subcommittees; some to advocate to lawmakers for needed services or funds, others to make recommendations about service delivery, program quality, or prospective council membership. Council members are appointed for a two-year term.

For more information about serving on Mid-Willamette Valley Senior Service Agency's Advisory Council, call (503) 304-3473. For information about the agency's services for senior citizens visit their headquarters in Salem at 3410 Cherry Avenue NE or call (503) 304-3400 or 1-800-469-8772. Information is also available on-line at: [www.open.org/mwvssa](http://www.open.org/mwvssa).

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