

First phase will have approximately 20 single-family homes

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Tribal Housing Department Manager Shonn Leno said.

Housing Department officials provided Tribal Council with potential options for a future development. The 86-acre Rink 2 property east of Grand Meadows was identified as the most suitable housing site location.

Reece and Associates of Albany has been selected to conduct a property development plan for the new site. The first phase will have approximately 20 single-family homes.

The Tribe's current housing options typically have occupation rates of 94 percent or higher, and lack of available market-rate homes has been a sticking point in Tribal members moving home to Grand Ronde and working in the community.

Leno and Housing Administrative Program Manager Joan Dugger said that new home ownership opportunities will help fill a void in the local housing market. The Tribe currently offers low-income housing, market-rate rental units and Elder housing. The home ownership piece will fill that void where a person can buy their own house and move out of a rental, which also creates room for other renters.

"We have several market-rate units and we have people who want to move on. ... It was a logjam here at Housing so we needed to free up space for people who wanted to take that next step of living in their own home," Leno said.

"More housing options are something we have really needed for years," Dugger said. "There are people who are ready to move now."

According to the 2019 Housing Department annual report, it operates 61 low-income Elder units, 100



rental housing low-income units and 36 market-rate units.

Before the Housing Department began actively pursuing home ownership, a survey was sent out in June and July of 2019. Out of 222 Tribal members who answered the question regarding whether they were interested in buying land and building a home in Grand Ronde, 142 said yes. Of those, 69 indicated they would be interested in leasing land and building a home, and 71 said they are interested in buying a home and have the financial resources to do so. Thirty people were re-interviewed over the phone.

The survey also found that the most popular new home option would be stick-built homes and the most popular lot size was between a half-acre to an acre.

The Housing Department used the survey results to determine a target population for the phase one housing

development and found there were 20 families that were ready to buy whenever housing became available, and that they were willing to go through the pre-qualification process to obtain a loan.

"That gave us a firm idea of what kind of interest we had in the area," Leno said.

Dugger says all loans will have to be made through the Section 184 Indian Home Loan Program. It is a federal program specifically designed for American Indian and Alaska Native families, Alaska villages, Tribes or Tribally designated housing entities. Congress established the program in 1992 to increase homeownership and access in Native communities. With Section 184 financing, borrowers can get into a home with a low down payment and flexible underwriting.

"It's the only kind of qualified loan you can get for Trust lands," Dugger said. "It's open to any Tribal member

that has the ability to get a mortgage and finance a home."

The next step in the process is to put out a service request for proposals, seeking a company that will guide potential homebuyers through the entire process.

"They would do everything from helping find a lender and assisting buyers with fixing their credit to the purchase of a home," Leno said. "We want them to be the main point of contact, so we could send people to one group who will take them from start to finish. That in itself is unique. ... We don't want empty houses, so we will build according to what our interest currently is. We can have people transition from low-income rentals to market rate to owning their own home. That has always been the goal and for it to work we had to create more ownership opportunities here in Grand Ronde."

Increased options also will help with recruiting and retention of Tribal members working for the Tribal government.

"One of the things we have run into with some of the professional fields like doctors and lawyers, some of the employment positions that would require someone to live out here, lack of housing has been one of the roadblocks. This would possibly bring back our educated Tribal members to take those positions if they were able to purchase a home," Leno said.

A price point for homes has not been set. The Housing Department is hoping to have multiple plans to suit a variety of budgets.

"Depending on the size and house layout, Tribal members would then finance the amount that was needed for that," Leno said. "I want our Tribal members to be able to have the ability to buy something they want, and not what we think they want." ■

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