



Specialized Services

10100 S. Bluejacket Road

Wyandotte, OK 74370

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**First Time Homeowners
Assistance Program
Policies and Procedures**

Policy Statement

The purpose of the Eastern Shawnee Tribe's First Time Homeowners Assistance Program is to provide the members of the Eastern Shawnee Tribe of Oklahoma with affordable homeownership financing opportunities to help improve the quality of life.

The Eastern Shawnee Tribe's Homeowners Assistance Program shall comply with all applicable federal, state, and tribal rules and regulations. The Business Committee of the Eastern Shawnee Tribe may amend this policy at any time to comply with any applicable laws or regulations.

Funding for the Homeowners Assistance Program is provided through Tribal (non-federal) dollars.

Tribal members participating in the Eastern Shawnee Tribal Housing Authority Program are eligible for this assistance. The Housing Authority Director will notify the Homeowner Assistance Director of eligibility.

Program requirements and procedures and instructions:

Eastern Shawnee Tribe of Oklahoma First Time Homeowners Assistance Program: Shall be available to all enrolled members of the Eastern Shawnee Tribe of Oklahoma as described herein:

- Homeownership funding is available up to \$10,000 including down payment and closing costs as a onetime benefit to increase homeownership opportunities for first time home buyers.
- The program shall comply with all applicable Federal, State, and Tribal rules and regulations.
- There are NO "income eligibility" guidelines
- Applicants must meet the Mortgage finance lenders credit requirements.
- The Business Committee of the Eastern Shawnee may amend this policy at any time to comply with any applicable laws or regulations.

Ineligibility includes the following, but is not limited to:

1. Provided false information on application.
2. Failed to complete required forms or to supply requested information
3. Committed fraud in connection with any Eastern Shawnee tribal program or failed to disclose previously committed fraud with any Eastern Shawnee program

Appeal Process

If an applicant disagrees with a denial for funding, he/she may appeal the decision in accordance with the following procedure:

1. Written letter of appeal must be submitted to the Tribal Administrator within ten (10) working days. This appeal should include documentation that shows the request does in fact qualify for the program. The Tribal Administrator will respond in writing within five (5) business days as to the final outcome of the application.
2. If the applicant disagrees with the decision of the Tribal Administrator, he/she may submit a written appeal to the Chief within ten (10) working days. This appeal should include all previous documentation, along with any additional documentation showing the request does in fact qualify for the program. The Chief will respond in writing within five (5) business days.
3. If the applicant is not satisfied with the decision of the Chief, a written request stating the condition of the appeal may be submitted to the Secretary of the Business Committee or the Chief of Staff. The Business Committee will review the request and notify the applicant of their decision within twenty (20) business days from the date of receipt of the appeal. The decision of the Business Committee shall be binding and final.

FRAUDULENT SANCTIONS POLICY

The Eastern Shawnee Tribe of Oklahoma is a federally recognized Indian tribe; therefore, theft of funds from the tribe is a criminal offense, which is punishable by law. This policy was created in order to protect the trust tribal members have placed in the staff of the Eastern Shawnee tribal office and conduct the Specialized Services programs with integrity. This will ensure that funds continue to be available to all the tribal members who have needs and qualify for Specialized Services benefits. The following actions will occur with any fraudulent claims submitted...

- ATTEMPTED FRAUD – Warning with denial of claim package that contained fraudulent material. Multiple attempts shall result in the review of suspension of services
- PROVED FRAUD – One (1) year household suspension from ALL tribal programs, with suspension permanent until repayment of all monies are reimbursed to the tribe
- REPEATED FRAUD – Suspension to be determined by the Business Committee. Suspension could range as far as lifetime banishment from ALL tribal programs

- ☐ **Eastern Shawnee Tribe of Oklahoma Homeownership Assistance application signed, dated and completed by applicant.**
- ☐ **Copy of Tribal ID as well as one other form of legal ID**
- ☐ **Evidence of loan application (Good Faith Estimate or Prequalification letter from lender)**
- ☐ **Title / Escrow company wiring instructions**
- ☐ **Closing Date**

Upon receipt of these documents an application will be processed. After application has been processed, you will receive an email communication from the Specialized Services Department indicating the application is complete or additional items are needed.

No less than 3 days prior to closing, the Eastern Shawnee Tribe of Oklahoma Homeowners Assistance Program director will require a copy of:

- ☐ Closing disclosure (will be provided by buyer's lender no less than 3 days prior to buyer's signing final loan documents)

All documents are to be submitted to:
Attention Mercedes Lewis mlewis@estoo.net
or
Amber Mittag amittag@estoo.net,
Fax: 1-888-972-1834
Mailing Address:
Specialized Services
10100 S. Bluejacket Road
Wyandotte, OK 74370

I certify that all of the information given is true, complete, and correct to the best of my knowledge and belief and is given in good faith.

Applicant Signature

Date

