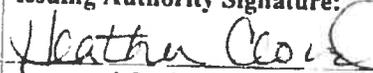
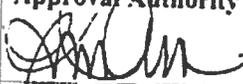




HO-CHUNK NATION POLICY AND PROCEDURE

Title: Existing Mortgage Assistance (EMA)	Subject: EMA Policy and Procedure
Scope: Ho-Chunk Nation Enrolled Homeowner(s)	Effective Date: 05/11/20
Issuing Authority: Heather Cloud Executive Director – Department of Housing	Issuing Authority Signature: 
Approval Authority: Kimberly Lonetree Executive Director - Department of Personnel	Approval Authority Signature: 
Legislative Authority: Ho-Chunk Nation (HCN) Employment Relations Act (ERA) 6 HCC § 5 Ch. 1.4. (b) Each department, division, or unit of the Nation, with the prior approval and consultation of the Executive Director of the Department of Personnel, may develop, implement, and revise as necessary internal procedures, operating rules and policies pertaining to the unique operational requirements of the work unit for efficient and effective performance. Advance notice of internal unit procedures and rules shall be provided to employees and must be posted in public places to serve as notice to all employees.	Policy Number: DOH-HOP-04-10-17-004

1.0 Policy Statement:

- 1.1 This policy will establish a process for assisting enrolled Ho-Chunk Nation (HCN) members with financing towards their existing mortgage from an outside lender by:
 - 1.1.1 Determining eligibility and selection criteria for applicants seeking Existing Mortgage Assistance (EMA).
 - 1.1.2 Establishing policy and procedures for the Department of Housing EMA program.
- 1.2 This policy and procedure supersedes and replaces the Existing Mortgage Assistance policy HOP-04-10-17-003.

2.0 Policy Purpose:

- 2.1 The purpose of this policy is to assist enrolled HCN members by providing a grant to pay off mortgage loans in a shorter period of time and or converting them to a fixed rate.
- 2.2 This Policy will ensure the Nations resources are used in a reasonable and prudent manner.

3.0 Rationale and Background:

- 3.1 The EMA Pilot Program was initiated on 07 24 2014 to increase housing opportunities for enrolled HCN members to live in adequate homes by creating stable neighborhoods and communities with financial assistance on a first mortgage loan.



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4.0 Policy:

- 4.1 The applicant must agree this is a once in a lifetime benefit and utilization of this program.
 - 4.1.1 If a grant is approved and utilized, the applicant's name will be withdrawn from the Ho-Chunk Nation's Non-Elder, Elder, and Veterans waiting list(s) for the Home Ownership Program (HOP) and the Down Payment Assistance Program (DPA), and the applicant will not be eligible to receive any additional funding.
- 4.2 The EMA Program provides a maximum grant of \$50,000.00 to eligible HCN members.
- 4.3 All applicants and spouses must not have utilized another once-in-a-lifetime benefit through EMA, DPA, or HOP.
- 4.4 Grants shall be awarded on a first-come, first-served basis. An applicant's request for assistance will not be reviewed until the EMA application and all required documents have been received, **which is the applicant's responsibility.**
- 4.5 EMA grants are contingent on program funding.
- 4.6 The grant is strictly for the applicant's principle and interest only.
- 4.7 The applicant must have no outstanding delinquencies or debts in bad standing with the Ho-Chunk Nation.
- 4.8 Mortgage payments will **not** be suspended at age fifty-five (55).
- 4.9 The applicant must agree to place the Ho-Chunk Nation as second lien holder for a period of five (5) years from the date of closing.
- 4.10 Eligibility
 - 4.10.1 Must be an enrolled Ho-Chunk Nation member aged 18 years of age or older that is legally competent and can provide proof of enrollment. Veterans and Elders will be given priority.
 - 4.10.2 If the applicant has received Down Payment Assistance of \$10,000 or less through the Ho-Chunk Nation Department of Housing or the Ho-Chunk Housing and Community Development Agency, they will remain eligible for the EMA.
 - 4.10.3 If the applicant received \$50,000 through Down Payment Assistance, they are ineligible for EMA.
- 4.11 Applicants must submit a complete EMA application with the following documentation:
 - 4.11.1 A signed Authorization for Release of Information.
 - 4.11.2 Proof of ownership (copy of warranty deed if on fee simple; land lease if on trust land/Ho-Chunk land).
 - 4.11.3 Six months mortgage loan history (needed at the time of selection for EMA).
 - 4.11.4 A copy of current paid property taxes (needed at the time of selection for EMA).
 - 4.11.5 The financial institution's name, address, phone number, and loan officer's name (needed at the time of selection for EMA).
 - 4.11.6 Certificate of Homeowners Insurance.
 - 4.11.7 Loan pay-off statement (needed at the time of selection for EMA).



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- 4.11.8 Six months mortgage loan history (needed at the time of selection for EMA).
- 4.11.9 Copy of current paid property taxes (needed at the time of selection for EMA).
- 4.11.10 Financial institution's name, address, phone number, and loan officer's name. (needed at the time of selection for EMA).
- 4.11.11 DD214 (if applicable).
- 4.12 The mortgage loan must be with a lender outside of the Ho-Chunk Nation and only applies to the first mortgage.
- 4.13 Grant Terms:
 - 4.13.1 The applicant must agree to reside in the home as their primary residence for a period of up to five (5) years. If the applicant resides in the home less than five (5) years, the re-payment of the grant will be prorated with the amount of time left on the grant.
 - 4.13.1.1 Each year the applicant resides in the home, \$10,000 of the grant is forgiven.
 - 4.13.2 Repayment of EMA will be required if the applicant defaults or forecloses on the home.
 - 4.13.3 The applicant is responsible for any closing costs, appraisals, assessments, penalties, and fees associated with restructuring their mortgage debt if they choose to refinance the loan.
 - 4.13.4 If the applicant does not agree to and/or meet this section's requirement, the applicant will be considered ineligible to receive EMA.
 - 4.13.5 Down Payment Assistance recipients who received a DPA grant of up to \$10,000.00 shall be eligible for the EMA grant of up to \$50,000.00 per the terms of the DPA program at the time they received the grant.

5.0 Procedure:

- 5.1 Applications can be obtained from the Ho-Chunk Nation website at: https://ho-chunknation.com/wp-content/uploads/2019/10/Existing_Mortgage_Assistance_Refinance_Assistance_policy_DOH-HOP-04-10-17-003.pdf, or from the Department of Housing.
- 5.2 The application received by Housing staff will be date stamped.
- 5.3 Home Ownership Office (HOO) staff shall log all EMA applications, review applications for completeness, and verify receipt of the following documentation:
 - 5.3.1 Proof of Ho-Chunk Nation enrollment (Tribal ID or CDIB).
 - 5.3.2 Verification that a copy of warranty deed or land lease was received.
 - 5.3.3 Verification that property taxes have been paid and are up-to-date.
 - 5.3.4 Verification that a copy of the applicant's homeowner's insurance was received.
 - 5.3.5 Verification of mortgage loan history for the preceding six (6) months, as well as proof of mortgage loan in good standing.
 - 5.3.6 Verification of loan payoff statement.
- 5.4 Once all documentation has been verified, the applicant will be added to the EMA waitlist.
 - 5.4.1 The Elder and Veteran applicants will be placed on the Elder/Veteran waitlist, as they will receive preference per Legislative Resolution 10-19-18D.



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- 5.4.2 Non-Elder/Non-Veteran applicants will be placed on the Non-Elder/Non-Veteran waiting list.
- 5.4.3 If an application is incomplete, the applicant will be placed on the Incomplete list until required documentation has been received.
- 5.5 The Home Ownership staff will forward all documentation to the Home Ownership Manager (HOM) for review.
 - 5.5.1 Home Ownership staff will send original application documentation to HCN Records Department to be stored digitally.
- 5.6 The HOM shall verify that the applicant meets all criteria and has not received their once-in-a-lifetime benefit by reviewing all HOP programs that may apply.
- 5.7 The HOM will inform the Home Ownership Office staff to prepare letters to be sent to the selected applicant(s) requesting the following when funds are available:
 - 5.7.1 Verification of mortgage loan history for the prior six (6) months.
 - 5.7.2 Verification that property taxes are current.
 - 5.7.3 Loan payoff statement
 - 5.7.4 Current homeowner's insurance policy
- 5.8 The HOM will inform the Home Ownership Office staff to prepare an EMA Review Sheet for the Executive Director Department of Housing (EDOH) to approve or deny the application.
 - 5.8.1 Approval or denial of all applications will be determined by eligibility criteria established by the EMA program.
- 5.9 The HOM will inform Home Ownership Office staff of the EDOH's decision.
 - 5.9.1 If approved, HOO staff will prepare a Grant Approval Stipulation Letter to be mailed to the applicant for signature. The HOO staff will send the Grant Approval Letter to the Financial Institution.
 - 5.9.2 If denied, the HOO staff will prepare a denial letter for the HOM's signature and mail it to the applicant.
- 5.10 The HOM receives the signed Grant Approval Stipulation Letter from the applicant.
 - 5.10.1 The HOM will inform the Home Ownership Office staff to obtain wire instructions from the Financial Institution to prepare the Draw Request.
 - 5.10.2 The Home Ownership Department staff will get HOM signature on the Draw Request.
 - 5.10.3 The HOM will deactivate the applicant on the HOP waiting list.
 - 5.10.4 The HOM will verify that the Ho-Chunk Nation has been added as the second lien holder until the terms of the grant are met.
 - 5.10.4.1 The HOM will provide a stipulation letter to the financial Institution stating that the HCN will be the lien holder for five (5) years.
 - 5.10.4.2 The grant will be prorated over a period of five (5) years, with ten-thousand dollars (\$10,000.00) forgiven each year.



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- 5.11 The Home Ownership Office staff will give a Draw Request with wiring instructions to the Junior Accountant (JA) for processing.
- 5.12 The JA will process the wire through the current financial software.
- 5.13 The JA will forward wire confirmation from the Treasury Department to the Home Ownership Office.
- 5.14 The HOM performs the final review and closes the file.
- 5.15 The file will be transferred to the Records Department for scanning and storage per the Records Transfer policy.

6.0 References:

6.1 Ho-Chunk Nation Employment Relations Act amended July 23, 2019

http://ntob-sharepoint:2000_gov_Personnel_Shared%20Documents_Forms_AllItems.aspx

7.0 Definitions:

- 7.1 **Draw Request** – Processing document filled out by the proper individual to request a payment to be processed through the Financial Division
- 7.2 **EMA** – Existing Mortgage Assistance
- 7.3 **HOPM** – Home Ownership Program Manager
- 7.4 **JA** – Junior Accountant

8.0 Policy History:

- 04/10/17: DOH-HOP-04-10-17-001 Approved by the Executive Director of Personnel
11/06/17: DOH-HOP-04-10-17-002 Approved by the Executive Director of Personnel
02/27/18: DOH-HOP-04-10-17-003 Approved by the Executive Director of Personnel
05/08/20: Issued by the Executive Director – Department of Housing
05/08/20: Approved by the Executive Director – Department of Personnel



HO-CHUNK NATION
DEPARTMENT OF HOUSING

Existing Mortgage Assistance Application

All questions on the application must be answered. **Incomplete applications will be returned.**

APPLICATION INFORMATION					
Applicant's Name (include Jr. or Sr. if applicable)			Co-Applicant's Name (include Jr. or Sr. if applicable)		
Tribal Enrollment # (Last Four)	Phone Number	District	Tribal Enrollment# (Last Four)	Phone Number	District
Mailing Address (street, city, state, county, zip code)			Mailing Address (street, city, state, county, zip code)		
Date of Birth	Email Address		Date of Birth	Email Address	
Military Service Yes No	Elder (55 or older) Yes No		Military Service Yes No	Elder (55 or older) Yes No	

PROPERTY INFORMATION
Street Address of Property: _____ City: _____ State: _____ Zip: _____ County of Residence Property is located: _____

Required Documents
<p>Please attach the following documentation with your application: Incomplete applications will not be considered.</p> <ol style="list-style-type: none"> 1. Proof of ownership (copy of deed or title). 2. Release of Information 3. Tribal ID

I certify that the information provided in this application, is true and correct as of the date set forth opposite my signature on this application, and acknowledge my understanding that any intentional or negligent misrepresentation(s) of the information contained within this application, may result in a penalty of being ineligible for the Home Ownership Program and or denial of the processing of the application and future applications for this program.

Applicants Signature: _____ Date: _____



HO-CHUNK NATION
DEPARTMENT OF HOUSING

AUTHORIZATON FOR THE RELEASE OF INFORMATION

I/we, the undersigned, with this, authorize the Ho-Chunk Nation Department of Housing and their agents to obtain any information, necessary, to process the Ho-Chunk Nation Department of Housing Assistance Application. This information may be obtained from the following sources, any of the Programs of the Ho-Chunk Nation, federal, state, and local governments and any of their agencies and representatives, law enforcement agencies, financial institutions, and current and prior landlords. This list is not all-inclusive and may include any additional agency, government, or private source, as deemed necessary by the Ho-Chunk Nation Department of Housing and/or their agents.

I/we, the undersigned, with this release the Ho-Chunk Nation Department of Housing and/or their agents any requested information from the following agencies: federal, state and local governments, law enforcement agencies, financial institutions, and current or prior landlords.

The information requested may be given by fax, telephone or in writing. This release is valid for fifteen (15) months from the date of the applicant's signature. This release is valid if photocopied and does not have to have an original signature.

I/we, have read the terms and conditions of the AUTHORIZATION FOR THE RELEASE OF INFORMATION and with this, give consent for the release of any requested information.

Printed Name of Applicant
Date

Signature of Applicant

S.S.N. of Applicant

Date of Birth of Applicant

Printed Name of Co-Applicant
Date

Signature of Co-Applicant

S.S.N. of Co-Applicant

Date of Birth of Co-Applicant