



Nez Perce Tribal Housing Authority Programs

Low Rent Programs

Low Rent Housing: The NPTHA manages Low Rent housing units in the Lapwai and Kamiah areas. Only qualified low-income families are eligible for assistance. Applicants are placed on a waiting list with preference given to Nez Perce families. The Low Rent program is a month-to-month lease and the rent is based on 22% of adjusted gross income.

Low-Income Housing Tax Credit (LIHTC) Rentals: The NPTHA manages LIHTC units in the Lapwai area. Only qualified low-income families are eligible for assistance. Although preference is provided to Nez Perce families, various income restrictions apply. The LIHTC program accepts Section 8 vouchers and requires all tenants to apply for Section 8 vouchers. Rents are calculated annually based on 22% of adjusted gross income.

Homeownership

Starter Home Program (SH): This program is a five-year lease with option to purchase and only applies to available homeownership units the NPTHA built before 1998. Eligible applicants will earn credits during the lease phase to buy down the purchase price. Only Nez Perce families who can complete the mortgage process within five years are eligible.

Option to Purchase Program (OPP): This program is a three-year lease with option to purchase available for our Sundown Heights homeownership units. Eligible applicants will earn mortgage payment credits during the lease phase and receive buy-down assistance. Only Nez Perce families who can complete the mortgage process within three years are eligible.

Financial Assistance

Individual Development Account (IDA): This is a savings program designed to encourage low-income Nez Perce Families to *save for 1) down payment to purchase home or 2) home repairs/improvements*. The NPTHA will provide a \$2 match for every \$1 saved toward the purchase of a home or a \$1 for \$1 match for home repairs/improvements.

Mortgage Finance Assistance (MFA): Down payment and closing costs assistance is available for eligible low and moderate income families who are purchasing a home through a private lender. MFA is not applicable when buy-down assistance is provided by other NPTHA programs.

Home Repair Programs

Senior Rehab Program: This program provides assistance to low-income senior citizens who own their own home. The grant amount is a maximum of \$4,500 to complete essential repairs. The NPTHA will assist in compiling estimates and arranging completion of repairs.

Education Classes

Education Classes:: The NPTHA provides the following Education Classes:

- *Homebuyer Education: Overview of the program benefits and step by step process for those interested in purchasing a home. Also, a requirement of Section 184 Guaranteed Loan program.
- *Money Basics: Learn to manage your personal finances, understanding credit, etc...
- *Renter's Rights & Responsibilities: A complete review for current tenants and future tenants.
- *Maintenance Class: Learn various do-it-yourself maintenance tasks.
- *Homeowners Maintenance Class: A guide to inspecting, and completing home repairs and improvements.
- *Post Purchase Class: Facts and issues that come up after you've purchased your home.

All housing assistance provided by the NPTHA is subject to federal income guidelines. Moderate income families may be eligible for various programs, however, are not able to receive the same benefits as low-income families. All applicants are required to attend housing counseling programs. Various eligibility requirements apply to each program, please talk to a housing counselor for more information.