The mission of the Nez Perce Tribal Housing Authority is to create opportunities to meet the housing needs of enrolled members of the Nez Perce Tribe by maximizing the utilization of available resources to ensure services are provided in an efficient, professional, economical and timely manner; forming and enhancing partnerships between the NPTHA and tribal, state, local, and private entities; promoting self sufficiency and improving the quality of life.

**NPTHA Employees**

Laurie Ann Cloud - Executive Director
Angela Jackson - Administrative Assistant

**Housing Management**

Anna Lawrence - Housing Manager
Sonya Samuels-Allen - Homebuyer Educator
Jenny Arthur - Housing Counselor
Kylie St. Paul - HAF Grants Coordinator
Blanca Canady - Grants Coordinator Assistant

**Finance & Operations**

Angie Jacobs - Finance/Operations Manager
Roxanne Axtell - Receptionist/Accounts Clerk
Will Allen - Collections
Kathleen “Kat” Payne - Accounts Payable/Payroll

**Maintenance**

Caleb Carter - Maintenance Manager
Verna “Ketta” Reuben - Assistant Maintenance Manager
Randolph Brown - Assistant Maintenance Manager
Darryl Reuben - Home Repair Project Coordinator
Manual Greene - Construction/Maintenance
Navarro “Sun” Herrera - Construction/Maintenance
Elijah Webb - Construction/Maintenance
Taylor Thurlow - Construction/Maintenance
E.J. Kip - Maintenance/Custodian
Lori Johnson - Maintenance Clerk

**Temporary Employees**

Charlie James - Temporary Maintenance
Bonnie Oatman - Seasonal Groundskeeper Kamiab
NAHASDA: The Nez Perce Tribal Housing Authority’s (NPTHA) primary responsibility is developing affordable housing programs for Native Americans, giving priority to Nez Perce Tribal members. The U. S. Department of Housing and Urban Development (HUD) provides our annual funding under the Native American Housing Assistance and Self Determination Act (NAHASDA). Our funding has been stagnant for many years which requires the NPTHA to pursue other funding sources to maintain housing services and rising costs. Along with these funds are complex rules and regulations in which we must administer our programs.

Indian Housing Plan (IHP): In order to receive annual funding, the NPTHA must submit an Indian Housing Plan (IHP) each year. The NPTHA posts the Indian Housing Plan (IHP) and the Annual Performance Report (APR) for tribal members’ review and comments. Due to limited funding, the NPTHA strives to implement effective programs and prioritize services. We encourage tribal members to complete surveys at each General Council to help identify and prioritize housing services. We greatly appreciate your help in these areas and always welcome your comments.

The NPTHA Board of Commissioners (BOC) is ultimately responsible for the monitoring and oversight of the NPTHA operations. They accomplish this by adopting and updating policies as needed. They meet regularly each month to review monthly reports, review and approve the IHP and provide guidance on how to prioritize Tribal members’ services and concerns. They also meet with NPTEC on a quarterly basis.

This General Council report includes a summary of our 2021 Annual Performance Report and highlights of our activities completed since the last General Council.

More information: If you would like more information on our housing programs please stop by one of our housing locations in Lapwai or Kamiah or visit our website at https://nezperce.org/government/housing
1.1 Management of 1937 Housing Act Properties

This program provides the general operation and maintenance of our 1937 Housing Act properties which includes Low Rent, Mutual Help and Starter Home (a modified Mutual Help program).

*Operations include fiscal management of all financial transactions, staff training & development, collection activities, procurement and maintenance of equipment, annual audit and maintain all insurances.

*Maintenance includes routine and non-routine maintenance of units and common grounds, inspections of rental properties, and the assessment of tenant damages.

Tenant occupancy activities will be conducted under the Housing Management Service Program and includes Low Rent, Mutual Help, and Starter Home units built with 1937 Housing Act funds.

2.1. Housing Management Service

This program will provide occupancy management for all of our affordable housing programs.

*Occupancy management includes application intake, processing for eligibility, maintaining waiting lists, vacancy management, recertification, compliance with lease agreements, program rules & regulations, conducting homebuyer inspections and file maintenance.

*Provide Occupancy Management services for LIHTC projects as needed to support insufficient operating budget.

* Housing counseling completed: 0 Tenant Rights & Responsibilities classes with 0 participants, 2 Budget sessions with 10 students, 1 maintenance class with a total of 18 participants, 1 Financial Literacy class with 24 participants.

* Other counseling services include application intake and processing for other programs for home repair and weatherization programs; Numerous referrals were made for outside resources for housing type assistance including rental assistance by Idaho Housing & Finance Agency.

* Maintained and operated IHBG developed properties including tenant accounting and collection activities.

* Coordinated services and provided referrals to other service agencies such as but not limited to NPT Social Services, Idaho Self-Sufficiency, Early Childhood Dev. Program, Community Action Partnership, Lapwai School District and local utility companies. The number of units served include 1937 Housing Act and NAHASDA units.

3.1 Homebuyer Education Program

This program includes comprehensive homebuyer education and counseling.

* Education includes formal Homebuyer Education Class for Native homeownership, financial literacy, youth credit education, post purchase and foreclosure prevention.

* HB Counseling includes case management for becoming mortgage ready under the NPTH A lease with option to purchase program, case management for mortgage application (including VA direct loans and other available mortgage type programs), individual credit counseling, and case management for NPTHA IDA program.

* Tenant counseling includes a comprehensive Tenant Rights & Responsibilities class, financial literacy & counseling for budgeting, lease compliance, housekeeping and home maintenance.

* Other counseling services include application intake and processing for other programs for home repair and weatherization, referrals for outside resources for housing assistance.

Conducted 6 home buyer education classes with 50 participants. Provided home buying case management
for 15 clients under lease option programs and provided home buying guidance for at least 35 other clients.

4.1 Senior Rehab

This program provides essential home repair grants for low-income elder families.

Due to staff turnover and limited contractors available we were not able to complete full home repairs and we have scheduled to complete the home repairs in 2022.

5.1 Mortgage Finance Assistance

Mortgage finance assistance for down payment and closing costs.

Served 1 low income family with down payment assistance.

6.1 Individual Development Accounts Down Payment

This program is a matched savings program for down payment and closing costs.

The program will provide $2 towards every $1 saved over a minimum six months and maximum 24 month period, up to $5,000 in matching funds for down payment assistance.

Program requires completion of our homeowner education class.

Assisted 1 families with a matched down payment assistance

7.1 Individual Development Accounts Rehab

This program is a matched savings program for home repair.

The program will provide $1 towards every $1 saved over a minimum of three months and maximum of six months period, up to $3,000 in matching funds for a home repair project.

Program requires completion of our homeowner education class.

3 families are actively saving for the IDA program for home maintenance, 4 families have completed home repairs with the IDA program and 4 more has been approved.

8.1 Crime Prevention

* Maintain interactive relationships with Nez Perce Tribal Law Enforcement in housing community activities and reporting of any criminal or nuisance activity.

* Conduct quarterly safety meetings and fire drills for senior citizen apartment buildings.

* Enforce lease agreements promoting safe neighborhoods.

* Network with other programs and organizations to implement strategies to prevent crime and substance abuse.

Conduct 2 fire drill for the senior apartment buildings; conducted 3 senior meeting which include safety tips; continue to maintain interactive relationships with NPT Law Enforcement to document crime or nuisance activities occurring in our neighborhoods. The NPTHA has implemented a more rigid pre-screening process. We continue to work with various agencies promoting health and safety activities, including but not limited to Adult Protection, Women's Outreach, Later in Life, Law Enforcement, and Red Cross.

9.1 2020 ICDBG Match New LR Construction

New construction of a four-unit apartment building under the 2020 ICDBG Grant. Includes administrative match approximately $31,456 during 2021 and construction match $552,846 from program income (which may be offset from other resources pending approval).

Due to turnover in key positions (Finance Manager & Maintenance/Project Manager) we were unable to make sufficient progress while attending to daily operation needs and impacts of the Covid-19 pandemic. Limited preliminary planning was completed.
# Financials

## Nez Perce Tribal Housing Authority
### 2022 Indian Housing Block Grant
#### For the Month Ending March 31, 2022

### Revenue

<table>
<thead>
<tr>
<th>Description</th>
<th>Budget</th>
<th>Period</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling Rent</td>
<td>219,600</td>
<td>17,859</td>
<td>54,893</td>
</tr>
<tr>
<td>Interest on general fund</td>
<td>15,000</td>
<td>1,261</td>
<td>3,641</td>
</tr>
<tr>
<td>Other Income</td>
<td>29,000</td>
<td>899</td>
<td>8,585</td>
</tr>
<tr>
<td>IHBG Funding (accrue thru 3/31/22)</td>
<td>1,439,417</td>
<td>-</td>
<td>285,112</td>
</tr>
<tr>
<td>Prior Year Reserves</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>1,703,017</td>
<td>20,019</td>
<td>352,231</td>
</tr>
</tbody>
</table>

### Expenditures

<table>
<thead>
<tr>
<th>Description</th>
<th>Budget</th>
<th>Period</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 Housing Act Management</td>
<td>962,507</td>
<td>93,534</td>
<td>186,151</td>
</tr>
<tr>
<td>Housing Management</td>
<td>162,977</td>
<td>15,005</td>
<td>37,037</td>
</tr>
<tr>
<td>Housing Services</td>
<td>71,803</td>
<td>8,231</td>
<td>13,582</td>
</tr>
<tr>
<td>Administration/General/BOC</td>
<td>170,442</td>
<td>11,848</td>
<td>25,810</td>
</tr>
<tr>
<td>Crime Prevention &amp; Safety</td>
<td>250</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ICDBG Match</td>
<td>79,576</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Development/Construction/Rehab</td>
<td>68,000</td>
<td>2,244</td>
<td>22,532</td>
</tr>
<tr>
<td><strong>Total Expenditures</strong></td>
<td>1,515,555</td>
<td>130,862</td>
<td>285,112</td>
</tr>
</tbody>
</table>

**Net Operating Income/(Loss)** 187,462 (110,843) 67,119

### Low Income Housing Tax Credit Programs

#### For the quarter ending 3/31/22

<table>
<thead>
<tr>
<th>Description</th>
<th>TC #1</th>
<th>TC #2</th>
<th>TC #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling Rent Income</td>
<td>42,988.00</td>
<td>15,211.00</td>
<td>23,401.00</td>
</tr>
<tr>
<td>Interest Earned</td>
<td>0.00</td>
<td>195.00</td>
<td>10.00</td>
</tr>
<tr>
<td>Late Fees/Court Costs Earned</td>
<td>2,304.45</td>
<td>0.00</td>
<td>(270.00)</td>
</tr>
<tr>
<td>Work Orders Charged</td>
<td>0.00</td>
<td>57.31</td>
<td>1,411.08</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>45,292.45</td>
<td>15,463.31</td>
<td>24,552.08</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>TC #1</th>
<th>TC #2</th>
<th>TC #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin wage/taxes/ben.</td>
<td>3,421.57</td>
<td>1,909.77</td>
<td>2,209.64</td>
</tr>
<tr>
<td>Sundry</td>
<td>924.40</td>
<td>353.76</td>
<td>660.00</td>
</tr>
<tr>
<td>Insurance</td>
<td>2,845.50</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Collection Loss</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>1,628.53</td>
<td>81.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Maint. wage/tax/ben.</td>
<td>3,164.84</td>
<td>1,555.44</td>
<td>1,587.25</td>
</tr>
<tr>
<td>TC Materials</td>
<td>5,671.79</td>
<td>59.00</td>
<td>1,121.42</td>
</tr>
<tr>
<td>TC Contract Costs</td>
<td>1,739.67</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>19,396.30</td>
<td>3,958.97</td>
<td>5,578.31</td>
</tr>
</tbody>
</table>

**Net Operating Income/(Loss)** 25,896.15 11,504.34 18,973.77
Financial Blessings

The Nez Perce Tribal Housing Authority is very fortunate to be selected for a variety of funding opportunities. These awards have been flowing in and will provide great benefits to our families.

<table>
<thead>
<tr>
<th>Grant:</th>
<th>Title and Description:</th>
<th>Amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICDBG-20</td>
<td>Indian Community Block Grant</td>
<td>$750,000</td>
</tr>
<tr>
<td></td>
<td>Two year grant for the construction of the first four-plex located at the Little Village in Lapwai.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Matching funds:</td>
<td>$593,826</td>
</tr>
<tr>
<td></td>
<td>Total project cost:</td>
<td>$1,343,826</td>
</tr>
<tr>
<td>IHBG-CARES</td>
<td>Cares Act Funding in Response to Covid-19 Pandemic</td>
<td>$360,785</td>
</tr>
<tr>
<td></td>
<td>Emergency grant specifically to address the effects of the Covid-19 pandemic which included wages, taxes, benefits of employees on leave or re-assigned to essential duties; supplies, materials, equipment, to aide in community needs, temporary shelter and office alterations for social distancing.</td>
<td></td>
</tr>
<tr>
<td>BPA-2021</td>
<td>Bonneville Power Administration: Weatherization</td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td>Annual funding for weatherization and energy efficient appliances for home owners utilizing Clearwater Power Company</td>
<td></td>
</tr>
<tr>
<td>US Treasury</td>
<td>Emergency Rental Assistance Program</td>
<td>$1,438,698</td>
</tr>
<tr>
<td></td>
<td>New program providing rent and utility assistance for low income families affected by covid-19. See flyer for pertinent information.</td>
<td></td>
</tr>
<tr>
<td>ROSS 2021</td>
<td>ROSS Coordinator Grant</td>
<td>$239,250</td>
</tr>
<tr>
<td></td>
<td>Three-year grant specifically for wages, taxes, benefits, training and office supplies/equipment for a ROSS Coordinator.</td>
<td></td>
</tr>
<tr>
<td>IHBG-Comp</td>
<td>2020 IHBG Competitive Grant</td>
<td>$4,798,703</td>
</tr>
<tr>
<td></td>
<td>Two-year grant for the construction of four four-plex apartment buildings in the Little Village, Lapwai.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Matching funds:</td>
<td>$594,576</td>
</tr>
<tr>
<td></td>
<td>Total project cost:</td>
<td>$5,393,279</td>
</tr>
<tr>
<td>IHBG-Rescue</td>
<td>Rescue funds allocated for Housing Services</td>
<td>$881,053</td>
</tr>
<tr>
<td></td>
<td>These funds are a continuation of the IHBG CARES Act funding and are available upon submission of a Housing Plan addressing the response and prevention of the effects of the Covid-19 pandemic.</td>
<td></td>
</tr>
<tr>
<td>US Treasury</td>
<td>Home Owner Assistance for Mortgage and Utilities</td>
<td>$895,292</td>
</tr>
<tr>
<td></td>
<td>These are new funds available to Tribes to assist low income families affected by covid-19 with mortgage and utilities costs.</td>
<td></td>
</tr>
<tr>
<td>AVISTA-EEAF</td>
<td>AVISTA Energy Efficiency Assistance Fund Grant</td>
<td>$293,176</td>
</tr>
<tr>
<td></td>
<td>Energy conservation home repairs for low-income families.</td>
<td></td>
</tr>
<tr>
<td>BIA-HIP ARP</td>
<td>Housing Improvement Plan</td>
<td>$132,630</td>
</tr>
<tr>
<td></td>
<td>These funds are available to Tribes to assist for essential repair up to $12,000 and have a low-income waiver.</td>
<td></td>
</tr>
</tbody>
</table>
Homeowners Assistance Funds

Apply Today!

Homeowners Assistance Funds
Applications Available

U.S. Department of Treasury Funds are available for Nez Perce Tribal Homeowners who have been affected by COVID-19

Eligible Expenses:

Mortgages:
✓ Mortgages Payment
✓ Reinstatement
✓ Principal Reduction-2nd mortgage by nonprofit or gov’t entity

Homeowners Insurance:
✓ Reinstatement
✓ Flood Insurance
✓ Late Fees

Utilities:
✓ Electricity/Gas
✓ Sewer/Garbage
✓ Water

Homeowner Association:
✓ HOA Fees/liens
✓ Condominium Association Fees
✓ Common Charges

Property Taxes:
✓ Delinquent payments
✓ To prevent tax foreclosure

Home Repairs:
(Within 1863 boundaries)
✓ To maintain habitability of home
✓ To receive clear title to property

Requirements to receive HAF Funding:

*Enrolled Nez Perce*
* Home is Primary Residence*
*Completed Application*
*Income eligible~Up to 150% AMI*
*Preference & Priority for 100% AMI families*
*Economically impacted by COVID-19*

Applications available by calling 208-843-2229
Or on the NPTHAs web page https://nezperce.org/government/housing/ or email: nptha@nezperce.org

Example of 100% Nez Perce
County Median Income:
Household Size: Income Limit:
1    $79,900
2    $79,900
3    $79,900
4    $79,900
5    $79,900
6    $82,950
7    $88,700
NPTHA Home Repair

NPTHA Home Repair Programs

- Nez Perce Tribal Homeowner Preference
- Homeowner must reside in the home
- Home located on Nez Perce Reservation
- Income guidelines vary per program
- Priority will be given to those with severity of repair needs & financial hardships

Senior Rehab Program:
- Age 55+
- 80% NMI
- Essential home repairs up to $4,500

Individual Development Account (IDA):
- 80% NMI
- Match costs up to $3,000
- Essential home repairs

Housing Improvement Plan (HIP)
- Low Income Waiver
- Essential Repairs up to $12,000

Indian Housing Block Grant (IHBG)-ARP
- Nez Perce Tribal Homeowner preference
- Overcrowded conditions
- Repairs/additions to prevent COVID
- Up to $12,000

Homeowners Assistance Fund (HAF):
- 100-150% HAF Income
- Emergency home repairs-displacement risk or health & safety
- Up to $10,000 (including mortgage or utilities assistance)
- Submit HAF application

Avista Energy Efficiency Assistance Fund (EEAF)
- Avista Customer/Indian Homeowner
- Energy Conservation Repairs-based on need & up to $12,000
- Not for weatherization

Indian Community Development Block Grant (ICDBG) Program-Pending
- 80% AMI by County
- Essential Repairs up to $12,000

Return completed applications to NPTHA & include copies of:
Tribal ID/CIB for applicant & co-applicant
Social Security Cards for all household members
Home ownership documentation (TSR, Bill of Sale, etc.)
Household Income (recent check stubs, benefit letters, etc.)

For applications or questions, contact NPTHA at 208-843-2229 or email: nptha@nezperce.org or website: https://nezperce.org/government/housing/

Funding Sources:
The NPTHA strives to provide educational materials and activities to improve home living for our families. We network with other tribal programs and agencies to bring their expertise to you in a workshop setting. This allows families to interact, create networks and ask questions on the topics. Some activities have been limited due to Covid-19 however we have had great turn-out for most of our classes. Below are the classes and activities conducted since September 2021

<table>
<thead>
<tr>
<th>Classes</th>
<th>Dates</th>
<th>Location</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homebuyer Education Class</td>
<td>Sept. 13-15</td>
<td>Lapwai</td>
<td>4 Certificates</td>
</tr>
<tr>
<td>Homebuyer Education Class</td>
<td>Nov. 30– Dec. 2</td>
<td>Lapwai</td>
<td>5 Certificates</td>
</tr>
<tr>
<td>Homebuyer Education Class</td>
<td>Feb. 28 - Mar 1</td>
<td>Lapwai</td>
<td>4 Certificates</td>
</tr>
<tr>
<td>Homebuyer Education Class</td>
<td>Mar. 15-17</td>
<td>Lapwai</td>
<td>16 Certificates</td>
</tr>
<tr>
<td>Rental Rights &amp; Responsibilities Class</td>
<td>Mar. 10</td>
<td>Kamiah</td>
<td>10 Participants</td>
</tr>
<tr>
<td>Rental Rights &amp; Responsibilities Class</td>
<td>Apr. 6</td>
<td>Kamiah</td>
<td>10 Participants</td>
</tr>
</tbody>
</table>

---

**2022 Tax preparation at the NPTHA offices**

The NPTHA participates as a Volunteer Income Tax Assistance (VITA) site. This is an IRS program that provides free tax return preparation for families generally earning less than $55,000 (some exceptions may apply). We are fortunate to have two tribal member volunteers. Volunteers prepared 223 federal tax returns along with 155 state tax returns

- **Federal tax returns generated over $667,449** in tax refunds
- Families are encouraged to file Idaho tax returns to claim the grocery credit of $100- $120 per person on your tax return, even if you are not required to file or your income is tax exempt.
- **It is always important to file your taxes each year to claim your refunds or to avoid penalties if you owe.**

This service is confidential and information provided to file your tax returns is not used for any other purpose. If you have any questions regarding this service, please contact our office.
Notable Notes

Congratulations New Homeowners:
The NPTHA would like to recognize and congratulate our Nez Perce families who have successfully completed the home buying process through our programs. Their determination and success is something for each of us to look up to. Listed are new homeowners since our last General Council Report in September 2021.

**Mortgage Finance Assistance**
David & Dawn Vankomen

**Starter Home & Individualized Development Accounts**
Yolanda Williams

**Mortgage Finance Assistance with Individual Development Accounts**
Nigele Williamson
Chanel Higheagle

**Option to Purchase with Individual Development Accounts**
Selina Miles
NPTHA 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 30% 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 30% 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.
* Financial Literacy: 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 on the programs. Various eligibility requirements apply to each program, please talk to a housing counselor for more information.