

# Housing Update

**L**umbee Tribal Department of Housing currently operates and offers seven separate housing programs to provide enrolled tribal members with affordable housing opportunities that are both decent and safe. They are follows: the Rehabilitation (repair) Program; the Emergency Assistance Program; the Homeownership Assistance Program; the Down Payment Assistance Program; the Section 184 Programs, with two components, and Acquisitions.

The Lumbee Tribe also owns and now operates three apartment complexes: Two of the complexes are for low-income tribal members, with one in Robeson County, and the second in Hoke County. The third apartment complex is an Elder and handicap site, currently being expanded in Fairmont.

The seven programs have different objectives and requirements, however, the purpose of all housing programs is to provide decent, safe and affordable housing opportunities for low to moderate-income tribal members. Income is based on a maximum household limit, determined by the federal government. The formula to determine the maximum income for eligibility under tribal programs is also based on the number of people living in the household, and the average or median income in the regional area that the American Indian tribe is located.

The Rehabilitation and Emergency Assistance Programs are mainly utilized by current homeowners whose homes are deteriorating and the member lacks the resources or means to repair their home. Currently there are approximately 1,800 applications currently filed for these two programs. Tribal staff is currently working diligently to verify, review and update these applications, while also continuing to receive new emergency applications. During the 2005 fiscal year these two programs serviced twice the number of homes the Tribal Council allotted with financial funding. During the 2005 over 500 households received services while only 250 were projected for service.

The Homeownership Program is designed for members who have the 10% down payment typically required by financial lenders, however, the members credit is such that obtaining and securing a loan to finance the home is not possible. Through this service members attend and receive credit counseling, to reduce the income to debt ratio. The assistance allows members to learn how to manage income and credit, therefore allowing additional monthly income to afford a mortgage while repairing the tribal member's credit.

The Homeownership Program has a separate list of members seeking this assistance than the Rehabilitation/Emergency List. This programs "waiting" list is only 228. Further information can be obtained by contacting housing certified counselor Tara Blue at (910) 522-5195.

## Rehabilitation Department

Utilities	189	\$62,499.75
Rent	158	\$65,633.10
Mortgage	50	\$41,952.44
Emergency	229	\$1,669,815.06
Rehabilitation	356	\$4,386,398.48

**982 Families were served at a cost of \$6,226,298.60**

*"I thank God for the opportunity to work for my Lumbee People. Sometimes it is a burden but when you see a tribal member stand up in church crying and testify that he thanks God for the repairs that the Lumbee Tribe has made to his home because he has been praying that God would make a way for him to get his home repaired, it brings joy to your heart."*

**Bosco Locklear, Rehab Manager**

**T**he Down Payment Assistance Program is perhaps best described as the opposite of the Homeownership Program. To qualify for this program the member's credit is sufficient to obtain a low or fair interest rate loan through a lending institution, however, the tribal member lacks the typical 10% down payment required by lenders to obtain a loan. During the 2005 fiscal year the Down Payment Assistance Program issued \$498,000 to lending institutions to assist 58 tribal members secure housing options that are safe and sanitary. Currently, there are 528 members that have applied for this assistance, and further information about the down payment assistance can be obtained by contacting Rob Jacobs at (910) 522-2213.

The Lumbee Tribe, also during the 2005 fiscal year, obtained access for enrolled members, millions in federally secured loans for assisting American Indians in achieving the American Dream of owning a home. The Tribe was also approved access to the federal Section 184 funds through federally approved lenders in behalf of tribal members. The approval of the Tribe as a participating borrower created the newly added Lumbee Section 184 Program.

Since the implementation of the Lumbee Section 184, tribal members who are denied by lenders for the federal program should bring their denial letter to the Tribal Office and apply for assistance through the Tribe's new 184 program. Utilizing both programs, the Lumbee Tribe and our partners have assisted 50 enrolled members obtain and secure loans totaling to over \$4.8 M in home loans.