



Lumbee Tribe of North Carolina approved for "New Homes Loan Pool" by the North Carolina Housing Finance Agency

By Bruce Barton

PEMBROKE- Lumbee Tribal Administrator, Leon Jacobs, announced that the Lumbee Tribe has been approved to participate in the "New Homes Loan Pool" by the North Carolina Housing Finance Agency. The "New Homes Loan Pool" is available to nonprofit and government organizations that select and prepare home buyers, coordinate financing assistance for buyers, and either develop affordable homes or partner with local builders. The program provides assistance with down payments by financing the payments through deferred, interest-free second mortgages of up to \$20,000 per home. The assistance is targeted to homebuyers with incomes below 80% of the area median income.

The homes financed by the New Homes Loan Pool can be located in:

- new subdivisions,
- scattered rural sites,
- comprehensive neighborhood revitalization areas, or
- strategic in-fill developments.

If the houses developed and sold by the Lumbee Tribe meet certain advanced performance standards, the new homeowners can receive \$5,000 under the agency's SystemVision program, which encourages energy efficient homes.

The Lumbee Tribe as a Loan Pool Member serves as a liaison between the North Carolina Housing Finance Agency and the homebuyer, reserving loan funds and submitting a loan application on the buyer's behalf.

Homebuyers who borrow through the New Homes Loan Pool must complete a homebuyer education course, and most must receive one-on-one homeownership counseling.

Jacobs said, in a press conference at tribal headquarters in Pembroke Thursday, "This program will be used at our Autumn Chase Subdivision in Lumberton and is another tool to help make affordable and decent housing available to our people."

For more information, contact Marcus Bryant, housing manager, at 521-7861 or visit the Lumbee Tribal Office at Union Chapel Road in Pembroke.

Tribal Flag Unveiled



PEMBROKE- Tribal Chairman Jimmy Goins, on September 15, 2005, during the Tribal Council meeting, unveiled the official flag for the Lumbee Tribe, making this a historic day in the history of the tribe. As Tribal Administrator Leon Jacobs, and Special Assistant Tammy Maynor walked around the meeting place to display the flag at UNC-Pembroke's Regional Center at Comtech, the audience erupted with loud and resounding applause. The flag will serve as the official identification for the Lumbee Tribe, and encompasses many of the cultural and spiritual aspects of the Lumbee Tribe.

Lumbee artist Onie White has captured the essence of the Lumbee spirit with symbolic representations of the Lumbee River, the Croatan Indian Normal School, and the beautiful pine trees and flowering dogwoods gracing a picturesque landscape that produces the bountiful crops of tobacco and corn. Also represented in the painting are a beaded gourd and pine needle. A heroic figure in regalia from the Red Man's Lodge era represents the determination of Lumbee Indians. Soaring above is the mighty Red Tail Hawk, the personification of the Great Indian Spirit that gives life to all who will turn their hearts heavenward.

LIHEAP Helps Needy Families

By Wanda Locklear



LIHEAP staff Christine Moore & Theresa Decarlo prepare Fuel Checks.

For many Lumbee households, energy costs are placing a severe and continuing strain on the family's budget. In some instances, the family is forced to make painful decisions regarding which bills to pay and which necessities to survive without. The Lumbee Tribe's Low Income Energy Assistance Program (LIHEAP) is designed to provide families and individuals a one-time cash payment to help pay heating bills.

Federal dollars for LIHEAP are awarded by the U.S. Department of Health and Human Services to the Lumbee Tribe. This award allowed the Tribe to provide services to 4,079 eligible households totaling \$279,529. This is an increase in Tribal services, last years allocation provided services to 3,758 households at a cost of \$268,797.

"The facts are well known and undisputed. This winter, tribal members on an average have seen a 25-30% increase in home heating costs. Without programs such as LIHEAP, many who are already struggling to make ends meet would face a bleak winter," stated Tribal Chairman Jimmy Goins.



June Jacobs, LIHEAP Director

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